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OF THE

TWENTY-SECOND LEGISLATURE

OF THE

PROVINCE OF ONTARIO

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1948

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FOR PART II

REPORTS

DEPARTMENT OF LANDS AND FORESTS
DEPARTMENT OF MINES
INSPECTOR OF LEGAL OFFICES
DEPARTMENT OF INSURANCE
LOAN CORPORATIONS
DEPARTMENT OF PUBLIC WORKS
DEPARTMENT OF GAME AND FISHERIES
DEPARTMENT OF LABOUR

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Fiscal Year ending

March 31, 1945

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1946

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1946

To His Honour,
The Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned begs respectfully to present to your Honour, the Annual Report of the Department of Lands and Forests for the fiscal year, April 1, 1944 to March 31, 1945.

W. G. Thompson,
Minister.

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GENERAL INTRODUCTION

A feature of the year ending March 31st, 1945, in so far as forest industries are concerned, was the continued heavy demand for both lumber and pulp and paper products. Although there was a slight increase over the previous year in the number of men in cutting operations in the woods, the industry was still hampered in their production by a shortage of manpower. The following comparative record of the number of men in logging camps for 1944 and 1945 follows:

Table of Men in Logging Camps by Districts	January 1944	January 1945
Algonquin	1,173	1,315
Cochrane	3,497	4,379
Fort Frances	600	754
Geraldton	966	2,374
Kenora	1,600	1,701
Kapuskasing	2,787	4,924
North Bay	2,725	2,410
Parry Sound	1,100	1,200
Port Arthur	5,016	6,334
Sault Ste. Marie	2,346	2,693
Sioux Lookout	1,300	1,520
Sudbury	2,130	2,140
Tweed	840	1,015
Total	26,080	32,759

No major administrative changes were made in the year under report. The work of the Department is listed under the same headings as last year, namely:

Accounts
Air Service
Forest Protection
Land and Recreational Areas
Law
Operation and Personnel
Reforestation
Research
Surveys and Engineering
Timber Management

All events of note are recorded under the above headings.

Sunset on Lake Muskoka

DIVISION OF ACCOUNTS

General

As shown by the financial report which follows expenditures of the Department have increased during the year by more than $500,000.00. This has been occasioned by: (1) new construction projects; (2) the purchase of additional equipment, including aircraft; (3) a substantial increase in the field operations of the Division of Forest Research, connected largely with methods of combating the spruce bud worm.

Receipts show a decrease of approximately $300,000.00 due wholly to reduced returns from timber dues. This was occasioned through a sharp decrease in available woods labour during the cutting season 1943-1944. All other forms of revenue were comparable with those of preceding years.

There has been only a small increase in the number of persons employed by the Department, due to the continuing scarcity of desirable help in both the technical and unskilled groups. This scarcity will be rectified on the release of personnel from the armed services, and will permit of expansion of the scope of the Department's activities to more fully meet the needs of administration.

Due largely to representations made by the Department to the Department of National Revenue, Ottawa, we are no longer required to deduct income tax at the source, from extra fire fighters. This has removed at least one of the obstacles confronting field officers in obtaining help for purposes of fire suppression. During periods of emergency, such extra fire fighters are required to work long hours and in doing so, increase their daily earnings. It is now evident to the Department of National Revenue that settlers, farmers and trappers engaged in fighting forest fires on the request of our local officers, are seldom, if ever, subject to income tax on their annual earnings.

During the course of the year under review officers of the Division of Accounts visited the following field offices of the Department for the purpose of inspection and instruction of staff:—

Reforestation Offices: Galt, Angus, Orono, St. Williams, Midhurst.
District Offices: Algonquin Park, Parry Sound, North Bay, Sudbury, Sault Ste. Marie, Geraldton, Port Arthur.

Other Field Offices: Ranger School (Dorset), Pembroke, Experimental Station (Richmond Hill), Matheson, Timmins, Presqu'ile.

For the purpose of obtaining knowledge of the work and methods of other large groups engaged in activities similar to our own, a visit was made to the Tennessee Valley Authority at Knoxville, Tennessee, in company with several other members of the Department. Their general administration and financial and accounting procedures were reviewed, and woods operations and construction activities were inspected.

FINANCIAL REPORT

1. *Cash Receipts and Disbursements:*

Statement for the year ending March 31, 1945, is set out on Schedule A, page 10. The following summarizes the result of operations for the year:

Total—Cash Receipts	$5,413,445.26	
Total—Cash Disbursements	3,572,225.15	
Excess of receipts over disbursements		$1,841,220.11

2. *Comparison of Results with those of Prior Years:*

(*a*) *Receipts*

In schedule B, page 16, cash receipts for the year under review have been compared with those of the previous four years. For purposes of comparison re-arrangement of items of previous years was made to conform with classification of receipts for the current year. The data in Schedule B may be summarized as follows:

	Years ending March 31st				
DIVISION	1941	1942	1943	1944	1945
	$	$	$	$	$
Accounts—					
Water Power Rentals	571,352	628,691	648,485	618,901	609,425
Provincial Land Tax	169,609	146,802	146,014	158,745	175,342
Long Lac Diversion	———	23,100	44,850	21,750	21,300
Miscellaneous	13,414	5,773	4,267	5,939	20,388
Land and Recreational Areas	173,661	164,998	173,779	273,754	294,308
Forest Protection	54,918	55,620	51,825	22,917	26,850
Timber Management	4,153,237	4,122,576	4,982,281	4,561,734	4,241,581
Surveys	5,030	36	3,438	13,293	1,275
Air Service	5,687	10,902	6,946	19,448	12,417
Reforestation	5,642	5,834	8,453	26,138	10,559
Lignite	......	....	924	16	....
	5,152,550	5,164,332	6,071,262	5,722,635	5,413,445

(*b*) *Disbursements*

Classification of Disbursements by Divisions was adopted during the year ended March 31, 1943, with the result that a true comparison of expenditure detail of prior years cannot be obtained with the required accuracy. A comparison of total disbursements is, however, shown below:

	Years ending March 31st				
	1941	1942	1943	1944	1945
	$	$	$	$	$
Total Disbursements—					
Chargeable to appropriation as voted	2,451,755	2,565,554	2,799,689	3,040,901	3,572,225
Additional Disbursements—					
Uncontrollable items chargeable to Special Warrants	2,741	88,802	701,296	....	....
	2,454,496	2,654,356	3,500,985	3,040,901	3,572,225

(*c*) *Trend of Receipts and Disbursements*

i. *Receipts*

Annual Receipts 1945 as compared with 1941 show an increase of approximately $260,895.00 or 5.1 per cent. This increase is due in large part to increased revenue from:

Water Power Rentals	$ 38,073.00	
Lands and Recreational Areas	120,647.00	
Timber Management	88,344.00	
		$ 247,064.00

i . *Disbursements*

Annual Disbursements 1945 as compared with 1941 show an increase of approximately $1,117,729.00 or 45.5 per cent. This increase is accounted for in large part by the following items:

Cost of Living Bonus	$ 130,812.00	
Air Service	102,140.00	
Forest Research—(Control of spruce bud worm, jackpine sawfly, and general field research)	132,417.00	
Basic Organization, Extra Fire Fighting and Scaling	618,543.00	
		$ 983,912.00

Schedule A.

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR THE YEAR ENDING

RECEIPTS

Division of Accounts				
Water Power Rentals			$ 609,425.12	
Provincial Land Tax			175,341.55	
Long Lac Diversion			21,300.00	
Casual Fees, Surveys Office Fees, Etc.			4,719.34	
Galt Lease			669.00	
Contractor's Deposit on Soo Laboratory Construction Project			15,000.00	
				$ 826,455.01
Division of Land and Recreational Areas				
Land Sales				
Agricultural		$ 23,842.96		
Summer Resort		25,700.28		
Townsites		8,331.43		
University		61.24		
Common School		81.00		
Miscellaneous		31,560.41		
Unallocated		65,641.69		
			155,219.01	
Land Rentals (Other than Parks)				
Leases and Licenses of Occupation		84,215.20		
Bruce Beach		2,231.54		
Timagami Islands		3,037.85		
			89,484.59	
Park Revenue				
Algonquin				
Rentals	$ 7,399.31			
Miscellaneous	12,174.22			
		19,573.53		
Rondeau				
Rentals	10,695.44			
Miscellaneous	4,457.42			
		15,152.86		
Quetico				
Rentals	75.01			
Miscellaneous	7,497.00			
		7,572.01		
Ipperwash Beach				
Miscellaneous		623.15		
			42,921.55	
Miscellaneous Revenue			6,683.40	
				294,308.55
Carried Forward				$1,120,763.56

Schedule A.

LANDS AND FORESTS
AND DISBURSEMENTS
MARCH 31, 1945

DISBURSEMENTS

Main Office			
Minister's Salary—Statutory		$ 8,000.00	
Salaries—Permanent	$ 87,108.97		
—Temporary	22,505.21		
		109,614.18	
Travelling Expenses		8,016.91	
Maintenance and Operating		72,392.11	
Damage and other Claims, Sundry Contingencies, Etc.		8,307.00	
Compensation for Injured Workmen		14,540.02	
Timber Trade Extension and Investigation		1,531.10	
Cost of Living Bonus—Entire Department		130,812.00	
Unemployment Insurance Stamps		20.52	
Return of Payments to Property Owners of Manitoulin Island		26.25	
To Provide for Flowage Easements and Discharging Claims, Etc.		47.01	
			$ 353,307.10
FIELD SERVICES			
Division of Land and Recreational Areas			
Salaries—Permanent	26,928.49		
—Temporary	3,914.72		
		30,843.21	
Travelling Expenses		2,317.80	
Maintenance and Operating		5,321.33	
Annuities and Bonuses to Indians		22,088.00	
Refund to University of Toronto Re Wild Lands		341.95	
			60,912.29
Division of Surveys			
Salaries—Permanent	46,597.32		
—Temporary	4,512.82		
		51,110.14	
Grant—Board of Surveyors		200.00	
Aerial Surveys, Salaries, Etc.		4,727.26	
Ground Surveys, Miscellaneous Expenses		21,973.71	
			78,011.11
General Offices			
Division of Research			
Salaries—Permanent	16,468.76		
—Temporary	375.00		
		16,843.76	
Maintenance and Operating		3,494.67	
			20,338.43
Division of Forest Protection			
Salaries—Permanent		13,617.00	
Travelling Expenses		1,832.97	
Maintenance		1,810.63	
			17,260.60
Division of Timber Management			
Salaries—Permanent	27,917.51		
—Temporary	2,258.75		
		30,176.26	
Travelling Expenses		5,341.46	
Maintenance		3,106.28	
Refund to Municipalities Re Timber Dues		1,699.90	
			40,323.90
Carried Forward			$ 570,153.43

Schedule A (*Continued*)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR THE YEAR ENDING

RECEIPTS

Brought Forward		$1,120,763.56
DIVISION OF FOREST PROTECTION		
Miscellaneous		26,850.25
DIVISION OF TIMBER MANAGEMENT (See Schedule "C" Page 18)		
Crown Dues	$3,606,191.54	
Ground Rent	117,396.26	
Fire Tax	436,395.41	
Scaler's Wages	8,785.33	
Interest	5,562.53	
Mill Licenses	574.00	
Cullers Examination Fees and Sundry	441.88	
Cash Deposits	66,234.05	
		4,241,581.00
DIVISION OF SURVEYS		
Aerial Surveys—Net Receipts		1,274.94
DIVISION OF AIR SERVICE		
Miscellaneous		12,416.85
DIVISION OF REFORESTATION		
Miscellaneous		10,558.66

Carried Forward $5,413,445.26

Schedule A (*Continued*)

LANDS AND FORESTS
AND DISBURSEMENTS
MARCH 31, 1945

DISBURSEMENTS

Brought Forward			$ 570,153.43
Field Operations (Including Provincial Parks)			
Basic Organization (See Schedule "D" Page 21)			
Salaries—Permanent	$ 295,630.20		
—Temporary	683,821.46		
		$ 979,451.66	
Travelling Expenses		75,170.96	
Maintenance and Operating		576,401.03	
			1,631,023.65
Extra Fire Fighting			
Salaries—Temporary		183,467.21	
Travelling Expenses		4,113.81	
Maintenance and Operating		60,000.68	
			247,581.70
Scaling			
Salaries—Temporary		198,336.54	
Travelling Expenses		16,097.32	
Maintenance and Operating		6,204.24	
			220,638.10
Rondeau Provincial Park			
Salaries—Permanent	5,539.58		
—Temporary	3,889.38		
		9,428.96	
Maintenance and Operating		9,861.31	
			19,290.27
Ipperwash Beach Provincial Park			
Salaries—Permanent	1,200.00		
—Temporary	693.00		
		1,893.00	
Maintenance and Operating		413.40	
			2,306.40
Clearing Townsites and Removal of Fire Hazards			
Salaries, Etc. Maintenance and Operating			7,223.13
Forest Research (See Schedule "E" Page 22) (Control of Spruce Bud Worm, Jackpine Sawfly and General Field Research)			
Salaries, Maintenance and Operating			132,416.93
Division of Air Service (See Schedule "F" Page 22)			
Salaries—Permanent	100,795.24		
—Temporary	55,577.98		
		156,373.22	
Travelling Expenses		4,579.23	
Maintenance and Operating		237,948.40	
			398,900.85
Carried Forward			$3,229,534.46

Schedule A (*Continued*)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR THE YEAR ENDING

RECEIPTS

Total Receipts—Brought Forward	$5,413,445.26
	$5,413,445.26

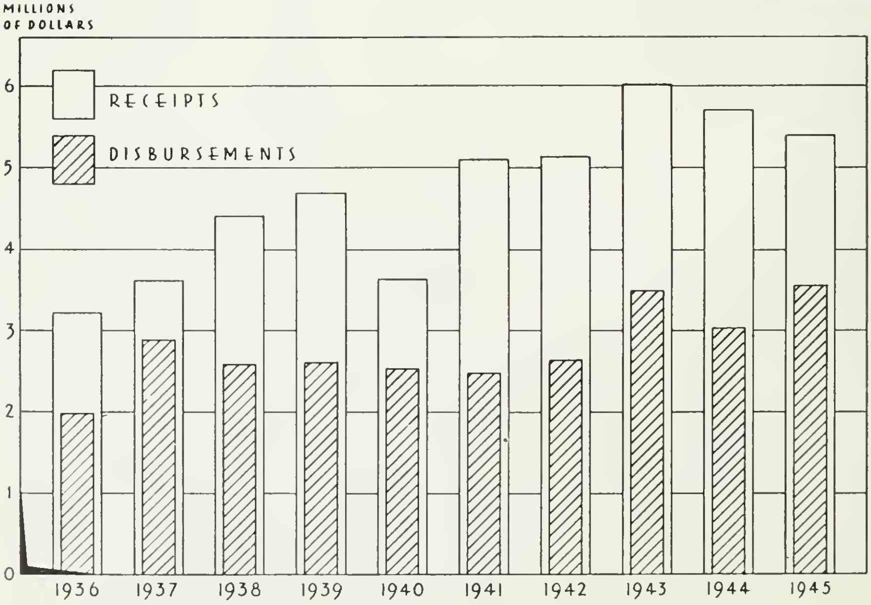


FIG. 1—DEPARTMENT OF LANDS AND FORESTS

Receipts and disbursements for the fiscal years
1936—1945

Schedule A (*Continued*)

LANDS AND FORESTS
AND DISBURSEMENTS
MARCH 31, 1945

DISBURSEMENTS

Brought Forward			$3,229,534.46
Division of Reforestation			
General Office			
Salaries—Permanent	14,359.25		
Purchase of Land for Reforestation Purposes	13,955.75		
Grants to Municipalities in Compensation for Loss of School Taxes	2,475.00		
		30,790.00	
Field Operations (See Schedule "G" Page 23)			
Salaries—Permanent	25,121.19		
—Temporary	199,494.87		
	224,616.06		
Travelling Expenses	15,839.28		
Maintenance and Operating	71,445.35		
		311,900.69	
			342,690.69
Total Disbursements			3,572,225.15
Excess of Receipts over Disbursements			1,841,220.11
			$5,413,445.26

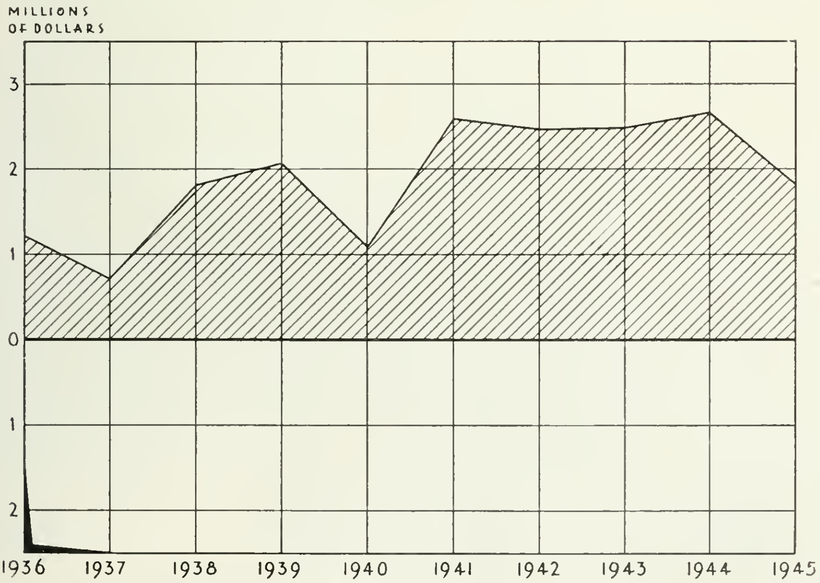


Fig. 2—Department of Lands and Forests

Excess of receipts over disbursements for the fiscal years 1936—1945

Schedule B

DEPARTMENT OF

COMPARISON OF RECEIPTS FOR

Comparison of Receipts for 5 years ending March 31, 1945

	1941
DIVISION OF ACCOUNTS	
Water Power Rentals	$ 571,351.76
Provincial Land Tax	169,608.77
Long Lac Diversion	....
Refunds—Re Flowage Easements	8,873.90
Casual Fees, Etc.	3,160.63
Galt Lease	....
Contractor's Deposit on Soo Laboratory Construction Project	....
	752,995.06
DIVISION OF LAND AND RECREATIONAL AREAS	
Land Sales	53,820.61
Land Rentals (Other than Parks)	75,230.38
Park Revenue—Including Park Rentals	
Algonquin	24,289.30
Rondeau	12,363.71
Quetico	7,403.95
Ipperwash Beach	552.93
Miscellaneous Revenue	1,379.62
	175,040.50
DIVISION OF FOREST PROTECTION	
Radio Service	16,412.33
Miscellaneous	38,505.43
	54,917.76
DIVISION OF TIMBER MANAGEMENT	
Crown Dues, Ground Rent, Fire Tax, Etc.	4,153,237.20
DIVISION OF SURVEYS	
Lac Seul Storage Dam	5,030.54
Aerial Surveys—Net Receipts	....
	5,030.54
DIVISION OF AIR SERVICE	
Miscellaneous	5,687.24
DIVISION OF REFORESTATION	
Miscellaneous	5,642.14
LIGNITE DEVELOPMENT	
Miscellaneous	....
Total Receipts	$5,152,550.44

LANDS AND FORESTS

Schedule B

5 YEARS ENDING MARCH 31, 1945

Comparison of Receipts for 5 years ending March 31, 1945

1942	1943	1944	1945
$ 628,691.25	$ 648,484.87	$ 618,901.26	$ 609,425.12
146,801.88	146,013.91	158,744.95	175,341.55
23,100.00	44,850.00	21,750.00	21,300.00
....	113.20	93.76	....
3,461.64	3,191.91	2,924.52	4,719.34
....	....	2,921.00	669.00
....	....	.....	15,000.00
802,054.77	842,653.89	805,335.49	826,455.01
41,960.84	69,162.08	118,745.25	155,219.01
76,880.64	65,982.01	107,517.94	89,484.59
23,427.83	18,508.87	22,422.53	19,573.53
13,032.96	13,402.73	15,201.66	15,152.86
8,909.55	5,983.60	6,435.81	7,572.01
785.95	739.61	235.89	623.15
2,311.89	962.06	3,195.43	6,683.40
167,309.66	174,740.96	273,754.43	294,308.55
15,436.73	23,155.68	..	......
40,183.09	28,669.50	22,916.40	26,850.25
55,619.82	51,825.18	22,916.40	26,850.25
4,122,576.50	4,982,281.03	4,561,733.49	4,241,581.00
35.55	....	11,685.22	......
....	3,438.31	1,607.26	1,274.94
35.55	3,438.31	13,292.48	1,274.94
10,902.02	6,945.96	19,448.31	12,416.85
5,833.50	8,453.36	26,137.92	10,558.66
....	923.75	16.44	....
$5,164,331.82	$6,071,262.44	$5,722,634.96	$5,413,445.26

DEPARTMENT OF LANDS AND FORESTS

DIVISION OF TIMBER MANAGEMENT

ANALYSIS OF CASH RECEIPTS BY DISTRICTS

Schedule C

For the year ending March 31, 1945

District	Crown Dues	Ground Rent	Fire Tax	Scalers Wages	Interest	Mill Licenses	Culler Exam. fees and Sundry	Total Revenue	Cash Deposits	Total Revenue and Cash Dep.
	$	$	$	$	$	$	$	$	$	$
Cochrane	638,830	7,980	42,703	2,786	1,101	53	....	693,453	13,964	707,417
Fort Frances	39,879	2,860	3,671	55	3	13	....	46,481	3,224	49,705
Geraldton	190,482	30,772	41,411	5	.....	12	....	262,682	9,000	271,682
Kapuskasing	600,648	4,899	47,723	1,426	550	15	....	655,261	9,795	665,056
Kenora	187,728	3,265	37,376	222	1	19	....	228,611	4,074	232,685
North Bay	449,240	11,802	30,535	868	631	57	....	493,133	6,558	499,691
Parry Sound	101,089	6,427	9,177	21	111	80	....	116,905	14	116,919
Pembroke	99,559	15,772	30,136	67	81	50	....	145,665	475	146,140
Port Arthur	617,410	11,901	81,976	1,104	1,468	50	....	713,909	5,336	719,245
Sault Ste. Marie	205,960	5,287	61,655	197	314	57	....	273,470	1,000	274,470
Sioux Lookout	105,241	3,110	10,656	735	165	9	....	119,916	*250*	119,666
Sudbury	272,210	9,180	33,568	294	669	62	....	315,983	11,039	327,022
Tweed	97,916	4,141	5,808	1,005	469	49	....	109,388	2,005	111,393
Unallocated	....	....	....	....	....	48	442	490	....	490
	3,606,192	117,396	436,395	8,785	5,563	574	442	4,175,347	66,234	4,241,581

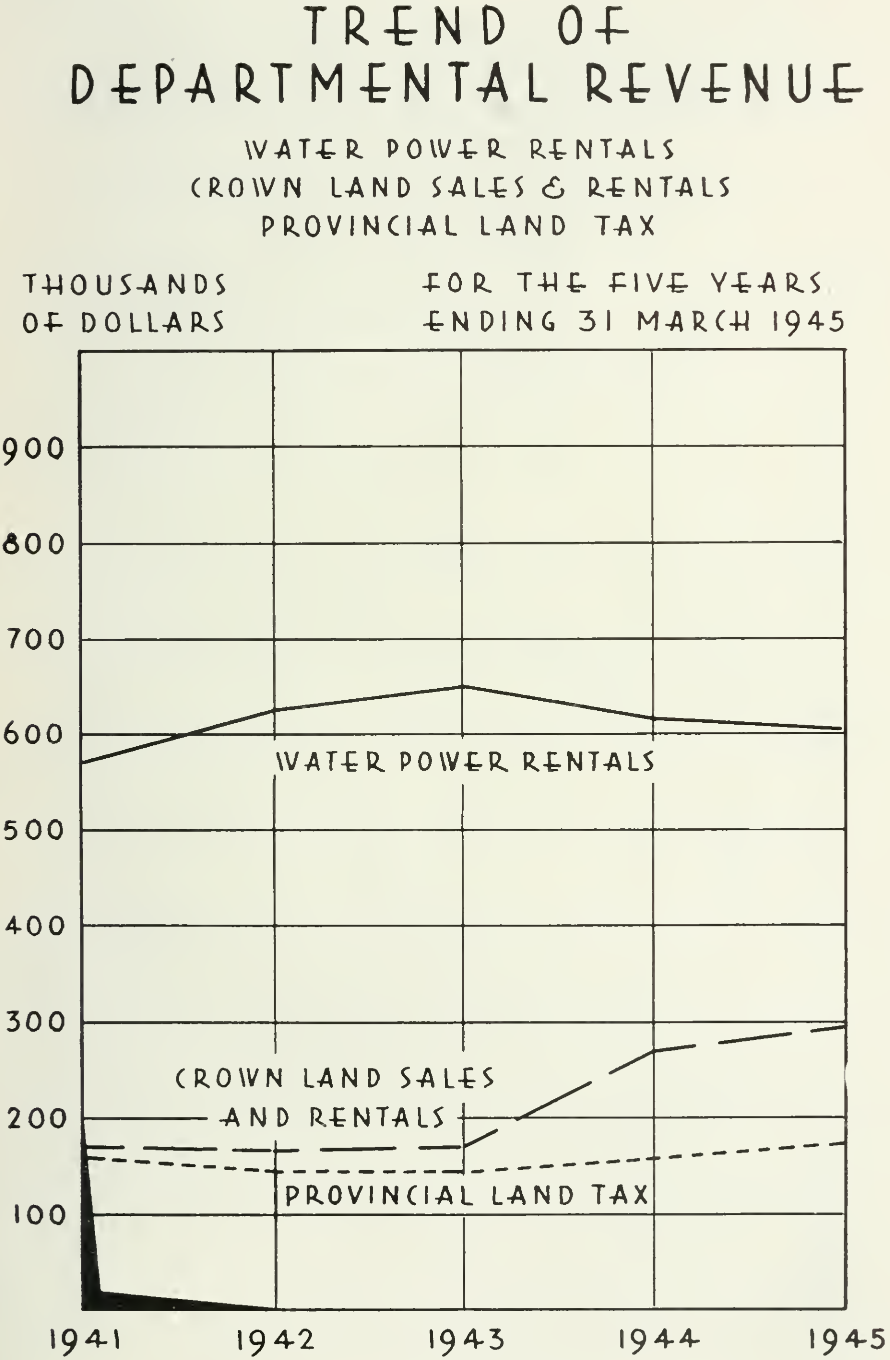

TREND OF
DEPARTMENTAL REVENUE
WATER POWER RENTALS
CROWN LAND SALES & RENTALS
PROVINCIAL LAND TAX
THOUSANDS
OF DOLLARS
FOR THE FIVE YEARS
ENDING 31 MARCH 1945
900
800
700
600
500
400
300
200
100
WATER POWER RENTALS
CROWN LAND SALES
AND RENTALS
PROVINCIAL LAND TAX
1941
1942
1943
1944
1945

FIGURE 3

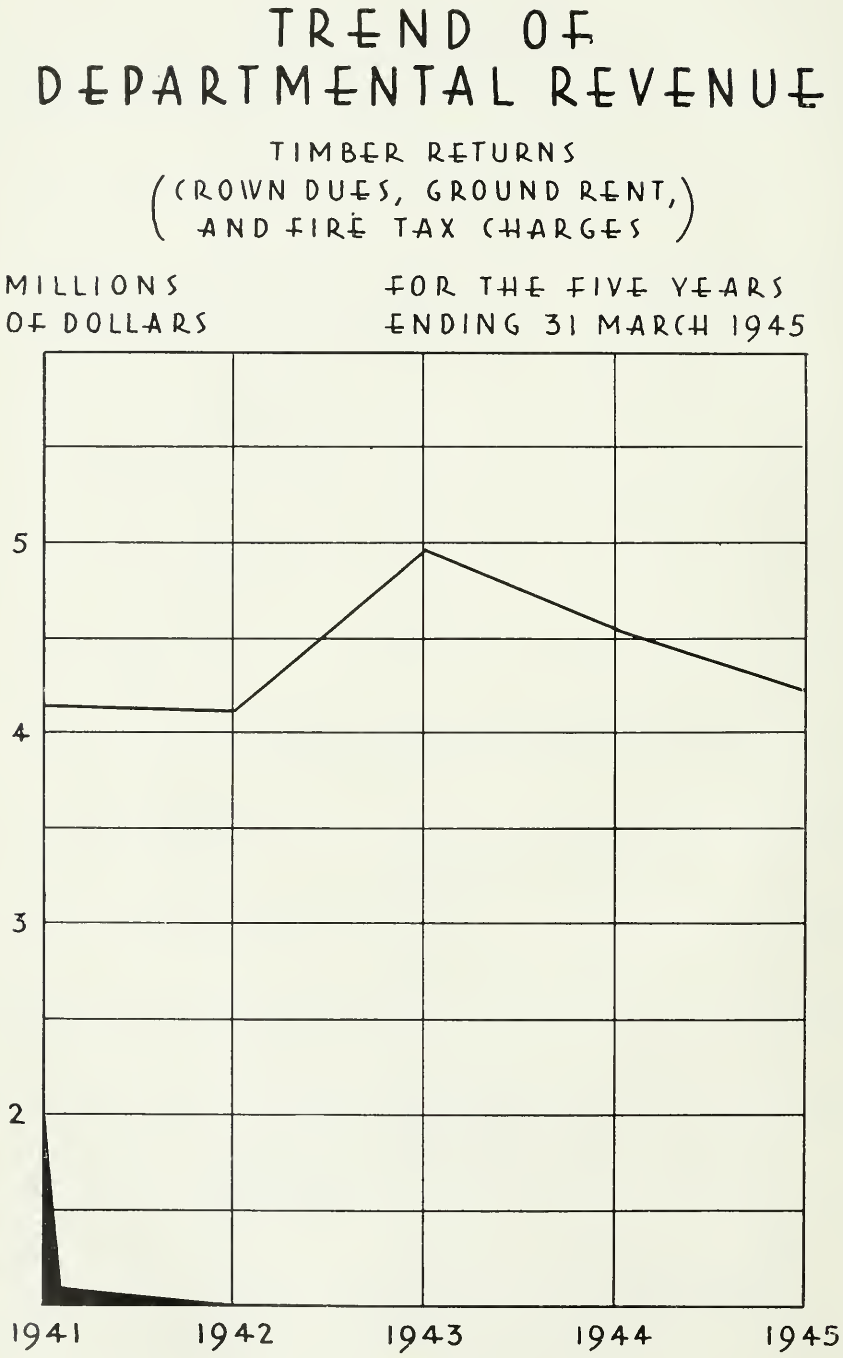

TREND OF
DEPARTMENTAL REVENUE
TIMBER RETURNS
(CROWN DUES, GROUND RENT, AND FIRE TAX CHARGES)
MILLIONS OF DOLLARS
FOR THE FIVE YEARS ENDING 31 MARCH 1945
5
4
3
2
1941
1942
1943
1944
1945

FIGURE 4

Schedule D

DEPARTMENT OF LANDS AND FORESTS

BASIC ORGANIZATION

ANALYSIS OF EXPENDITURE BY DIVISIONS RESPONSIBLE SHOWING THE COST BY SERVICES, FOR THE YEAR ENDING MARCH 31, 1945

Division	Service		Amount
Forest Protection	Fire Ranging	$1,052,097.87	
	Forest Ranger School	89,327.47	
	Forest Insect Laboratory Building	101,810.41	
	Sault Ste. Marie Warehouse Plans	812.50	
			$1,244,048.25
Land and Recreational Areas	Administration and Inspections	50,576.83	
	Parks—Algonquin	44,616.09	
	—Quetico	21,762.40	
	—Sibley	584.53	
	—Lake Superior	1,361.65	
			118,901.50
Timber Management	Administration and Inspections	66,504.74	
	Management Surveys		
	—Bonnechere	297.68	
	—Englehart River	1,760.51	
	—Kirkwood Forest	4,469.35	
			73,032.28
Operation and Personnel	Galt Lease	1,186.49	
	Storage Warehouse-Maple	2,396.68	
			3,583.17

TOTAL:	By services, exclusive of General Administration and Supervision	$1,439,565.20
	General Field Office Administration and Supervision	187,410.17
	Passenger Air Insurance and Sundry	4,048.28
		$1,631,023.65

Schedule E

DEPARTMENT OF LANDS AND FORESTS
DIVISION OF RESEARCH—PROJECTS
STATEMENT OF EXPENDITURE
(including General Office)

FOR THE YEAR ENDING MARCH 31, 1945

Project	Total Cost
Bud Worm Spraying	$ 49,661.29
Insect Rangers	8,942.32
Experiment Station	35,826.05
Gasogene	2,307.00
Pathology	324.91
Sulphur Fumes Investigation	9,340.90
Soil Surveys	10,045.00
Management Survey (Kirkwood)	4,375.82
Entomology	552.14
Biology	6,033.07
General Research	12,126.97
Algonquin Park History	3,332.03
Radio Experiments	1,827.94
Total: Direct Expenditure on Projects	$ 144,695.44
Main Office Administration	9,488.26
Total: Expenditures on Forest Research	$ 154,183.70
Distribution of Expenditures	
Forest Research—Field Operations	$ 132,416.93
Forest Research—General Office	20,338.43
Cost of Living Bonus (apportioned)	1,428.34
	$ 154,183.70

Schedule F

DEPARTMENT OF LANDS AND FORESTS
ALLOCATION BY DISTRICTS OF NET COST OF AIR SERVICE
FOR THE YEAR ENDING MARCH 31, 1945

Division of Air Service		
Disbursements per schedule A	$ 398,900.85	
Receipts per schedule A	12,416.85	
Net cost of Division of Air Service		$ 386,484.00
Allocation by Districts		
Algonquin	22,024.20	
Fort Frances	24,089.04	
Geraldton	54,742.92	
Kapuskasing	23,189.04	
Kenora	38,013.24	
North Bay	12,494.52	
Port Arthur	51,407.76	
Sault Ste. Marie	46,378.08	
Sioux Lookout	73,696.80	
Sudbury	40,448.40	
		$ 386,484.00

Schedule G

DEPARTMENT OF LANDS AND FORESTS

DIVISION OF REFORESTATION—FIELD OPERATIONS

ANALYSIS OF EXPENDITURE BY BRANCHES SHOWING COST BY SERVICES

For the year ending March 31, 1945

	Administration Including Salaries of Superintendents and Zone Foresters	Production of Nursery Stock—direct costs	Extension Special Duties carried out by Nurseries and Zone Foresters	Projects—County forests Other forests New construction	Inter-Office Expenditure largely on county forests	Total
Field Supervisors stationed at Head Office	$13,542.27	$1,052.01	$4,540.11	$	$	$19,134.39
Seed Plant at Angus	5,498.34	30,296.92	1,711.79	7,729.80	34.84	45,271.69
NURSERIES						
Midhurst	5,355.49	39,468.23	6,101.29	1,076.76	149.26	52,151.03
Orono Nursery and Zone	5,287.61	39,023.02	4,160.10	6,208.59	465.58	55,144.90
St. Williams Nursery and Zone	7,860.81	58,612.40	7,945.50	8,628.09	2,177.58	85,224.38
ZONE OFFICES						
Chatham	3,439.64	5.25	133.22	2,060.50	16.00	5,654.61
Galt	4,803.82	271.83	522.76	338.21		5,936.62
Kemptville	4,239.98	601.72	776.07	8,531.68	116.31	14,265.76
Peterborough	1,500.00					1,500.00
Toronto	2,167.24	169.55	417.27	24,600.47	262.78	27,617.31
	$ 53,695.20	$169,500.93	$ 26,308.11	$ 59,174.10	$ 3,222.35	$311,900.69

A P.A.S. Norseman Aircraft at Lake Timagami

DIVISION OF AIR SERVICE

General

The fire hazard for the 1944 season could not be considered above normal and at no time were the facilities of the Service taxed beyond their capacity. Fire detection and suppression were carried out as usual.

The defences of the Sault Ste. Marie locks have been removed, and our operations which had been seriously handicapped by the presence of an extensive balloon barrage there have been facilitated. The necessity of obtaining permission from the defence forces for the landing and despatching of any aircraft entering this area caused us considerable inconvenience, but the highest co-operation was accorded the defence forces by our Services.

By reason of continuing wartime restrictions on aviation gasoline and oil, which affected commercial operators, the Service was called upon to do an unusually large amount of commercial flying. The Service undertook to serve in a commercial capacity those who were engaged in utilizing the natural resources of the Province. This included many surveys from the air for timber and pulpwood operators, some transportation for mining companies, transportation of survey and prospecting parties, and assistance in locating and gathering broken booms of logs and pulpwood. Transportation for employees of other Departments of the Government was carried out as required.

Equipment

Procurement of aircraft and engine parts became more and more difficult as the war progressed and during this fiscal year the reconditioning of our fleet was held up on many occasions by inability to secure necessary parts. Before the 1945 season opened however, we were able to have our fleet again reassembled and tested.

The situation with respect to new aircraft eased unexpectedly and during the winter of 1944 we were able to place with the Department of Munitions and Supply, orders for four Norseman aircraft, taken off a production line manufacturing for the United States Army Air Force. Four were delivered to us during this fiscal year and were found to be very useful aircraft. This acquisition permitted the retiring of three of our older transport ships, two Hamiltons and one Buhl. It is hoped that favourable supply conditions will continue. These are the first new aircraft that the Service has been able to acquired since the outbreak of the war and we are presently in need of more new transport equipment.

Every effort is being made to cope with the spare parts situation, and at this time no serious delays have been experienced.

Winter Operations

Winter operations were carried out as usual at Algonquin Park. In addition, a Moth aircraft patrolled Quetico Park, it being felt that an aircraft was required in that area to protect the interests of the Crown against poaching. The District Forester at Geraldton was also supplied with a Moth for winter operations, in order to expedite administration of an area that was otherwise relatively inaccessible during the winter.

Maintenance and Improvements

Normal maintenance of Service property and buildings was carried out as usual, but the fact that a much higher percentage of our staff now falls in the category of married personnel made it necessary to erect cottages at Caribou Lake, Kenora and Ignace. The Air Service base at Remi Lake was moved from the island to the mainland and this required the construction of an entire new base including two cottages, a gas house and work shop. A new cottage was also built at Pickle Lake in anticipation of reopening that base in 1945. An office building was built at Oba Lake and some remodeling was done on a cottage which ultimately proved satisfactory for occupancy by Service personnel. A gas house and work shop were also built at our Pays Plat base, and the Air Service shared with the Division of Forest Protection, the expense of an ice house for joint use at Red Lake. Some of our buildings at Twin Lakes were remodeled, in order to provide new cooking and messing facilities.

Additional improvements will be required next year, including the construction of an entire new base at South Porcupine.

Assistance in Spruce Budworm Damage Survey

The survey of damage by the spruce budworm was continued, and extensive flying was supplied by this Service in co-operation with those investigating the extent of injury. It is felt that something useful has been accomplished, and it is hoped that at an early date some mitigation of this scourge will follow.

Canoes

The Service again undertook the construction of several canoes for the Division of Forest Protection. Some sixteen were built and distributed to the various Districts as directed by head office. The design was developed entirely by the Air Service and the craft have been found to be very steady and seaworthy. All districts to which they were sent have been loud in their praise.

Accidents

I am very pleased to report that there were no serious accidents to personnel during the period dealt with.

Tables

Table No. 1—Allocation of aircraft

Table No. 2—Transport aircraft—hours flown and effective loads carried.

Table No. 3—Classification of flying time.

Table No. 4—Summary of loads carried.

Loading Aircraft with Supplies to Fight Sparrow Lake Fire

TABLE No. 1

Allocation of Aircraft
1944-45*

Base	*Registration*	*Type*
Algonquin Park	CF-OAX	Stinson
	G-CAPB	Moth
Biscotasing	CF-OBF	Norseman
Caribou Lake	CF-OAS	Buhl
Fort Frances	CF-BGM	Stinson
Ignace	CF-OAV	Stinson
Kenora	CF-OBD	Norseman
Oba Lake	CF-OAR	Buhl
	G-CAOZ	Moth
Orient Bay	CF-OAR	Fairchild 71C
	G-CAPA	Moth
Pays Plat	CF-OAW	Stinson
Port Arthur	CF-OBE	Norseman
Red Lake	CF-BGN	Stinson
Remi-Lake	CF-BGJ	Stinson
Sault Ste. Marie	CF-OBA	Stinson
	CF-BIM	Stinson
	G-CAOW	Moth
Sioux Lookout	CF-OBB	Stinson
	CF-OBC	Norseman
Sudbury	CF-BDQ	Waco
Temagami	CF-OAY	Stinson
Twin Lakes	CF-OAQ	Buhl
	CF-OAA	Moth
	G-CAOU	Moth

*The year, ending March 31, 1945, used throughout.

TABLE No. 2

Transport Aircraft—Hours Flown and Effective Loads Carried 1944-45

Aircraft		Hours Flown	Effective Load
Buhl	CF-OAQ	230.35	90,174 lbs.—45 tons, 174 lbs.
	CF-OAR	160.10	68,550 lbs. 34 tons, 550 lbs.
	CF-OAS	182.55	69,600 lbs. 34 tons, 1600 lbs.
Hamilton	CF-OAH	98.50	58,599 lbs. 29 tons, 599 lbs.
	CF-OAJ	24.20	8,665 lbs.—4 tons, 1665 lbs.
Fairchild-71C	CF-OAF	185.15	88,965 lbs.—44 tons, 965 lbs.
Norseman	CF-OBC	133.25	49,270 lbs.—24 tons, 1270 lbs.
	CF-OBD	98.50	24,840 lbs.—12 tons, 840 lbs.
	CF-OBE	176.45	130,860 lbs.—65 tons, 850 lbs.
	CF-OBF	149.00	222,325 lbs.—111 tons, 325 lbs.
Stinson	CF-OBA	243.30	115,425 lbs.—57 tons, 1425 lbs.
	CF-OBS	176.10	55,455 lbs.—27 tons, 1455 lbs.
	CF-BOJ	300.25	145,642 lbs.—72 tons, 1642 lbs.
	CF-BGM	249.00	158,492 lbs. 79 tons, 492 lbs.
	CF-BIM	35.40	14,630 lbs.—7 tons, 630 lbs.
	CF-BGN	177.35	67,567 lbs.—33 tons, 1567 lbs.
	CF-OAV	149.55	65,794 lbs. 32 tons, 1794 lbs.
	CF-OAW	245.55	174,616 lbs. — 87 tons, 616 lbs
	CF-OAX	307.10	137,860 lbs.—68 tons, 1860 lbs.
	CF-OAY	316.15	208,978 lbs.—104 tons, 978 lbs.
Vedette	G-CAND	21.35	4,820 lbs.—2 tons, 820 lbs.
Waco	CF-BDG	233.20	99,650 lbs.—49 tons, 1650 lbs.

Summary

Total Flying Time	Hours	3,948.35
Total Loading	Pounds	2,061.777
Total Loading	Tons	1,030 tons, 1,777 lbs.

An Aircraft Loaded with Firefighters at River Valley, North Bay

A P.A.S. Aircraft Approaching Bear Island, Lake Timagami

TABLE No. 3

CLASSIFICATION OF FLYING TIME

PURPOSE	HOURS FLOWN		
	1924-44*	1944-45	TOTAL
Fire Detection	41,065.55	586.15	41,652.10
Game Detection	215.50	72.45	288.35
Fire Suppression	33,365.36	678.40	34,044.16
Photography	1,400.45	3.30	1,404.15
Sketching	3,575.23	90.10	3,665.33
Transportation—Ordinary	31,917.50	2,555.50	34,473.40
Transporation—Special	6,210.52	303.25	6,516.17
Mercy Flights	249.37	21.35	271.12
Ferrying	5,776.42	301.10	6,077.52
Forced Landings	882.04	28.45	910.49
Flying Instruction	2,943.47	2.05	2,945.32
Observers Instruction	94.09	....	94.09
Operations	3,249.03	122.45	5,371.48
Tests—Aircraft	1,438.22	37.20	1,475.42
Dusting Operations	41.35	....	41.35
Tests—Wireless	69.10	..	69.10
Tests—Radio	12.00	2.30	14.30
TOTAL HOURS	134,308.40	4,808.45	139,317.25

TABLE No. 4

SUMMARY OF LOADS CARRIED

TOTALS

	1924-44*	1944-45	TOTAL
Passengers Carried	84,297	8,032	92,329
Personnel Carried	70,495	2,497	72,992
Total Passengers and Personnel Carried	154,792	10,529	165,321
Effective Loads Flown Lbs.	32,639,044	2,162,097	34,801,141
Effective Loads Flown, Tons	16,319T 1,044 lbs	1,081T 97 lbs	17,400T 1,141 lbs

*—From 1924 to the end of the year ending March 31, 1944.

HELP
KEEP OUR
FORESTS
GREEN

A Reminder to Motorists — Typical Roadside Sign on Highway 17

DIVISION OF FOREST PROTECTION

Fire and Hazard Conditions

The spring of 1944 was rather late, although a warm period the latter part of April and the first week of May resulted in many grass fires in the Central and Southern regions. Another period of high hazard developed during the latter part of May, when many fires occurred and four-fifths of the total area burned during the year was accounted for. For the remainder of the summer the hazard was not extreme, though intermittent periods of fairly high hazard occurred in the eastern part of the Province during July and August. The late summer and fall were cool and wet, with few fires.

A notable feature of the season was the continuous low hazard throughout the summer in the Western and Thunder Bay Regions and Kapuskasing District. The fires in that part of the Province were only one tenth of the total number, and burned only one fiftieth of the total area.

Legislation

No legislation pertaining to forest protection was enacted during the year.

The regulations relative to Section 10 of the Forest Fires Prevention Act were amended by Order-in-Council dated December 14, 1944.

The Mississagi Provincial Forest and the following areas in Cochrane District were closed to travel during the period of high hazard at the end of May:

Area 1. The Townships of Deloro, Shaw, Adams, Eldorado, McArthur and Douglas to McArthur Lake.

Area 2. Murphy and Jessop Townships.

Area 3. German Township, except for Provincial highways.

Area 4. Macklem, Thomas and Sheraton Townships.

Area 5. Bowman, McCann, Tolstoi and McEvay Townships to Watabeag Lake.

Area 6. The Mattagami River area and all townships adjacent thereto.

There were thirty five prosecutions under the Forest Fires Prevention Act, thirty-three convictions and two acquitals. In addition there were fifteen prosecutions under the Criminal Code in connection with forest fires, thirteen resulting in convictions and two in acquital.

ORGANIZATION

On January 1st, the Algonquin District headquarters was transferred from Pembroke to Algonquin Park. In February, Port Arthur District was divided into four chief ranger divisions instead of two as formerly. The new divisions are Shebandowan, with headquarters at Shebandowan Lake, and Black Sturgeon, with headquarters at Kab Lake. The name Thunder Bay Division was changed to Fort William Division. Some minor changes were made in boundaries of chief ranger divisions in Sudbury District as follows:

1. Invergarry Township transferred from Biscotasing Division to Gogama Division.
2. That part of Humboldt Township north and west of Indian Reserve No. 3 transferred from Sudbury Division to Espanola Division.
3. A small area in Silk Township transferred from Foleyet Division to Gogama Division.

On account of the scarcity of labour it was found expedient again this year to employ, for the months of July and August, some seventy high school students seventeen and eighteen years of age, who were sent from the urban centres of southern Ontario to the six most southerly Districts where they were used as improvement crews and for fire fighting, as occasion demanded. It is considered that these student rangers did good work and compensated to an appreciable degree for the shortage of ranger labour.

EQUIPMENT

Major items of equipment purchased were trucks, pumps, hose, tents, and blankets. Supplies were very short and delivery delayed. Although it was desired to acquire some tractors they were not procurable.

IMPROVEMENTS

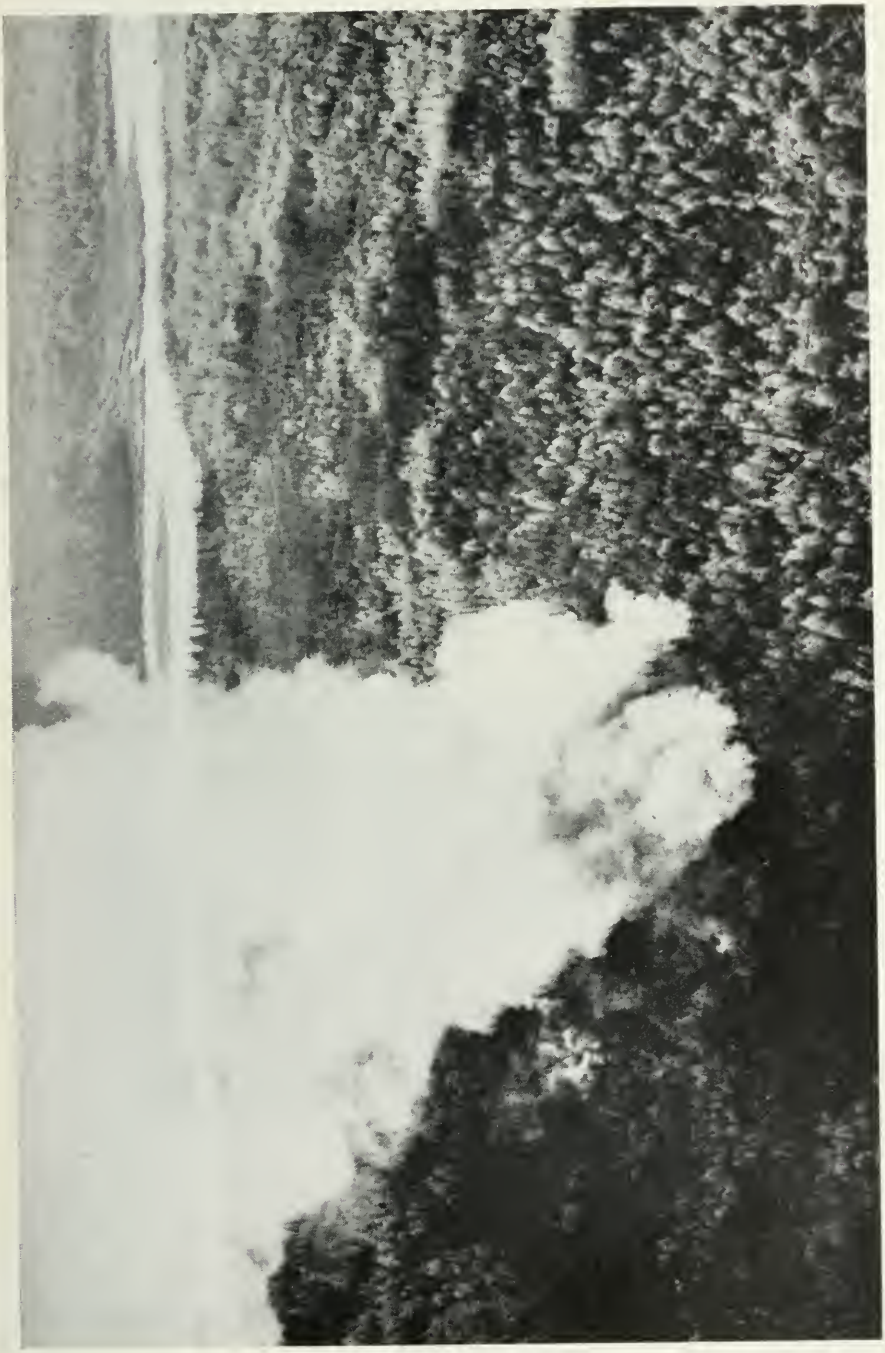
No steel lookout towers were erected in 1944 and only the most needed buildings and telephone lines were constructed.

The construction of the forest ranger school in Sherbourne Township in the County of Haliburton was commenced in the spring of 1944, and one dormitory building was brought close to completion.

The architect for the forest insect laboratory was engaged on May 1st, and plans were completed by September. The contract for the construction of the building was let on December 5, 1944. Work on construction was well under way early in January, 1945. By the end of the fiscal year most of the reinforced concrete framework was complete.

Total Improvements Completed to March 31, 1945

Cabins	527
Storehouses	136
Boathouses	43
Combined Storehouse and Boathouses	36
Bunkhouses	77
Offices	29
Garages and Car Houses	88
Other Buildings	200
Hose Towers	55
Wooden Lookout Towers	62
Steel Lookout Towers	225
Telephone Lines (miles)	4727



Still They Burn — Every Year Fires Take a Heavy Toll in our Forests

The "Bee" — Department of Lands and Forests Motor Boat Base at Bear Island

RADIO COMMUNICATIONS

Radio Sets in Use 1944

District	Tower Sets	P'tb'le Sets	Boat Sets	Pack Sets	Model 30	Model 300	Misc.	Air-craft	Total
Sioux Lkt.	14	1			2	2		3	22
Kenora	14	1			1	1	1	2	20
Ft. Frances	11				5			1	17
Pt. Arthur	12	1	1		4	2	3	1	24
Geraldton	7				1	1		1	10
Kapuskasing	9				2			1	12
Cochrane	14								14
S. S. Marie	18	2			3	1		2	26
Sudbury	34	2			2			1	39
N. Bay	21	7	1					1	30
Pembroke	4								4
Head Office	15	3	4	5					27
TOTALS	173	17	6	5	20	7	4	13	245

Radio Equipped Aircraft

Radio equipped aircraft were stationed as follows:

CF-OAV—Kenora District
CF-OAW—Geraldton District
CF-OAY—North Bay District
CF-OBA—Sault Ste. Marie District
CF-OBB—Sioux Lookout District
CF-BGJ—Kapuskasing District
CF-BIM—Sault Ste. Marie District
CF-BGM—Fort Frances District
CF-BGN—Sioux Lookout District
CF-OBC—Sioux Lookout District
CF-OBD—Kenora District
CF-OBE—Port Arthur District
CF-OBF—Sudbury District

In addition to the equipment tabulated above three 30-watt, 2-frequency medium-wave transmitters were constructed by Departmental technicians for use in the Port Arthur District.

Twelve all-wave communication receivers were purchased to replace obsolete equipment.

HAZARD DISPOSAL

Fire guards in Kirkwood were maintained, and a thirty acre fire guard was constructed adjacent to the town of Larder Lake.

INSECT CONTROL

Following a survey of the status of the spruce budworm epidemic in Ontario during the summer season of 1943, a conference was called by the Minister of Lands and Forests, which was attended by representatives of the Department, forest industries, the Dominion Division of Entomology, the University of Toronto and by other specialists and interested parties. The conference was held at Toronto on December 15, 1943 and as a result of its recommendations, a plan believed adequate to meet the insect epidemic situation in Ontario was drawn up by the Department. The plan included a definite co-operative arrangement with the Forest Insect Unit of the Division of Entomology, Department of Agriculture, Canada, and with Canadian universities and United States government organizations interested in the spruce-balsam forest area of north-eastern North America.

The plan as finally approved by the Department included the following main activities:

1. The construction of a central forest insect laboratory at Sault Ste. Marie, Ontario, by the Department of Lands and Forests, Ontario.

2. The equipping, staffing and operation of the laboratory by the Forest Insect Unit of the Department of Agriculture, Ottawa.

3. The organization, equipping and staffing of the Forest Insect Survey by the Forest Insect Unit of the Department of Agriculture, Ottawa.

4. The establishment of a professorship in forest entomology in the University of Toronto for the purpose of training forest entomologists, and generally raising the standard of forest biological studies in Ontario.

5. Experimental work in the use of insecticides for the control of forest insects, especially directed to the control of the spruce budworm. This led to the trial of the new insecticide known as D.D.T. in Algonquin Park during May and June.

Conversations were held during the year with officials of the Dominion Government for the purpose of outlining a division of administrative functions between the Dominion and the Province in forest insect study and control within the Province of Ontario. This led to an arrangement whereby the Dominion Department of Agriculture, through the Chief of Forest Insect Investigations would be responsible for research and investigative work, and the Province would be responsible for control measures, as and when applied. The Department of Lands and Forests undertook as part of its responsibility to build the Forest Insect Laboratory, which would be staffed and operated by the Dominion Department of Agriculture.

INSPECTIONS

Inspection trips by the Chief, Division of Forest Protection for the year ending March 31, 1945, were as follows:

Date	*Place*
April 3, 1944	North Bay
May 19, 1944	Sault Ste. Marie
June 6, 1944	Tweed and Algonquin
June 18, 1944	Parry Sound and Algonquin
June 30, 1944	Parry Sound
July 5, 1944	Ipperwash Park
July 15, 1944	Ranger School
July 28, 1944	Parry Sound
Aug. 19, 1944	Algonquin
Sept. 9, 1944	Ranger School
Sept. 27, 1944	Port Arthur
Nov. 8, 1944	North Bay and Sudbury
Dec. 2, 1944	Ranger School
Feb. 7, 1945	Sault Ste. Marie
March 21, 1945	Sudbury

FOREST FIRE IN JESSOP TOWNSHIP, 1944

Index of Tables

Table No. *Page*

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Table No. 1

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1944	1943	1942	1941	1940	1939	1938
April 1st	162	128	113	94	82	88	98
April 15th	169	141	141	129	116	115	107
May 1st	477	264	633	461	362	258	274
May 15th	718	559	896	791	709	762	799
June 1st	923	856	1053	1009	1025	1074	1077
June 15th	964	918	1095	1072	1080	1114	1110
July 1st	947	964	1118	1081	1088	1140	1130
July 15th	958	960	1147	1084	1092	1141	1150
Aug. 1st	873	999	1086	1095	1093	1142	1142
Aug. 15th	871	993	1072	1085	1094	1139	1141
Sept. 1st	646	843	909	941	1022	1082	1100
Sept. 15th	468	677	747	739	783	838	924
Oct. 1st	267	413	411	380	477	335	560
Oct. 15th	233	396	329	232	336	220	419
Oct. 31st	207	210	193	158	192	190	264

Table No. 2

CLASSIFICATION OF EXPENDITURES

Item	1944-45	1943-44	1942-43
Salaries—Permanent	$ 133,945.87	$ 118,562.45	$ 82,812.80
Temporary	554,121.33	529,115.82	577,326.91
Total Salaries	688,067.20	647,678.27	660,139.71
Travelling Expenses	28,446.10	25,923.34	25,901.41
Stationery and Printing	902.22	2,323.92	1,350.36
Telephone, Telegraph and Postage	8,512.54	8,216.26	8,108.83
Express, Freight and Cartage	4,039.73	4,101.39	3,818.94
Rent	1,987.00	2,076.61	2,558.50
Gasoline and Oil	37,711.01	33,392.75	38,214.51
Maintenance of Equipment	86,586.77	73,172.38	91,255.01
Equipment—General	30,065.43	13,796.61	17,458.55
Special	124,002.20	129,095.97	130,428.09
Improvements	33,171.81	33,933.31	42,213.78
Provisions	6,453.98	8,657.11	7,303.48
Miscellaneous	2,151.88	2,242.99	1,558.27
	1,052,097.87	984,610.91	1,030,309.44
Extra Fire Fighting	247,581.70	74,469.15	148,618.81
Total Expenditures	$1,299,679.57	$1,059,080.06	$1,178,928.25

Table No. 3

CLASSIFICATION OF FOREST FIRES

By Month

Month	1944	1943	1942	1941	1940	1939	1938
	Number	Number	Number	Number	Number	Number	Number
April	128	15	286	85	103	13	20
May	352	188	102	398	122	169	245
June	112	33	137	273	112	115	114
July	253	96	235	331	227	402	233
August	233	86	287	124	282	214	282
September	16	20	61	52	108	42	134
October	37	186	116	2	60	6	237
November	6	....	....	....	....	....	27
Totals	1,137	624	1,224	1,265	1,014	961	1,292

KEEP ONTARIO'S FORESTS GREEN

Table No. 4

CLASSIFICATION OF FOREST FIRES

By Origin

	1944	1943	1942	1941	1940	1939	1938
Origin	Number	Number	Number	Number	Number	Number	Number
Settlers	96	55	114	103	64	54	97
Campers	247	187	296	271	339	325	442
Railways	218	82	143	81	24	29	25
Lightning	185	100	195	278	212	190	245
Logging Operations	37	26	34	45	23	17	44
Mining Operations	1	3	3	2	5	3	4
Smokers	243	132	243	219	179	162	172
Road Construction	4	5	8	20	12	17	27
Incendiary	23	4	13	23	34	87	109
Prospectors	2	1	3	3	2	5	10
Miscellaneous	55	25	56	60	30	19	26
Unknown	26	4	116	160	90	53	91
Totals	1,137	624	1,224	1,265	1,014	961	1,292

Table No. 5

CLASSIFICATION OF FOREST FIRES

By Size

Size	1944	1943	1942	1941	1940	1939	1938
	Number	Number	Number	Number	Number	Number	Number
Quarter acre and under	241	155	276	278	224	296	312
Over quarter to 5 acres	519	237	487	506	441	459	613
Over 5 to 10 acres	93	58	97	94	99	64	103
Over 10 to 100 acres	211	108	244	235	170	113	201
Over 100 to 500 acres	47	41	86	89	56	23	40
Over 500 to 1,000 acres	7	15	20	23	10	3	8
Over 1,000 to 10,000 acres	17	10	13	32	10	2	14
Over 10,000 acres	2	....	1	8	4	1	1
Totals	1,137	624	1,224	1,265	1,014	961	1,292

Table No. 6

CLASSIFICATION OF AREA BURNED OVER—1944

By Month

District	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Total
	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres
Sioux Lookout	17	60	22	87	26	. .	.	. .	212
Kenora	136	62	.	16	.	. .	27	. .	241
Fort Frances	40	33	15	1	1	. .	.	.	90
Port Arthur	11	90	703	337	2	.	.	5	1,148
Geraldton	.	40	18	1	1			. .	60
Kapuskasing		551	5	915	2	.		. .	1,473
Cochrane	35	42,184	7,147	6,493	2		.	.	55,861
North Bay	27	58,646	241	847	1,504		70	.	61,335
Sudbury	1,461	21,995	32	2,336	10,234		346	. .	36,404
Sault Ste. Marie	722	341	. .	125	230		21		1,439
Parry Sound	344	346	34	46	287		11	5	1,073
Algonquin	18	7,626	88	14	187		215	5	8,153
Tweed	626	254	10	7	142	49	253	61	1,402
Totals	3,437	132,228	8,315	11,225	12,618	49	943	76	168,891

RTMENT OF LANDS AND FORESTS

Ontario Department of Lands and Forests Boathouse at Parry Sound

TABLE No. 7

CLASSIFICATION OF AREA BURNED OVER—1944

By Origin

Districts	Settlers Acres	Campers Acres	Railways Acres	Lightning Acres	Logging Acres	Mining Acres	Smokers Acres	Road Construction	Incendiary Acres	Prospectors Acres	Miscellaneous Acres	Unknown Acres	Total Acres Acres
Sioux Lookout		80	9	68	1	6	2		11	10	4	21	212
Kenora	9	29	3	11	50		109				30		241
Fort Frances	40	2		15			33						90
Port Arthur	25	49	15	5	341		8	3			2	700	1,148
Geraldton		21		17			16				6		60
Kapuskasing		448			1,021						4		1,473
Cochrane	6,026	3,241	42	82	15,791		9,619		1,127		19,929	1	55,861
North Bay	77	58,853	342	795			519				653	96	61,335
Sudbury	454	3,236	8,446	6,547	271		9,457	1	6,946		1,012	4	36,404
Sault Ste. Marie	110	954	88	95	21		71	2			3	92	1,439
Parry Sound	224	165	111	42	29		133				30	6	1,073
Algonquin	100	7,669	117	117	13		4				131	2	8,153
Tweed	230	840	11	93			211	6				8	1,402
Totals	7,295	75,587	9,220	7,887	17,541	6	20,485	12	8,084	10	21,834	930	168,891

Table No. 8

CLASSIFICATION OF FOREST AREAS BURNED OVER—1944

By Forest Type

	No. of Fires	Mature Growth		Second Growth		Young Growth		Slash Not re-stocking	Old Burn Not re-stocking	Muskeg	Barren	Grass	Total (Acres)
		Coni-ferous	Hard-wood	Coni-ferous	Hard-wood	Coni-ferous	Hard-wood						
Sioux Lookout	38	31	..	34	1	64	2	52	7	5	5	11	212
Kenora	33	18	..	55	..	65	..	57	1	..	22	23	241
Fort Frances	9	2	..	..	..	27	..	8	10	..	..	43	90
Port Arthur	25	109	104	8	8	29	72	621	160	..	..	37	1,148
Geraldton	9	17	..	4	..	24	..	6	..	1	2	6	60
Kapuskasing	16	99	19	..	..	..	7	1,340	5	..	2	1	1,473
Cochrane	106	1,932	2,102	4,500	122	3,232	239	36,298	2,747	1,752	2,633	304	55,861
Sault Ste. Marie	81	19	4	9	7	162	468	160	39	..	34	537	1,439
Sudbury	277	941	20	3,120	2,504	1,448	3,944	6,785	10,583	1,002	2,921	3,136	36,404
North Bay	111	5,726	60	41,665	6,428	3,937	371	2,306	416	41	199	186	61,335
Parry Sound	191	33	29	63	67	80	308	97	50	3	140	203	1,073
Algonquin	98	1,044	915	1,054	270	3	4,775	..	18	2	4	68	8,153
Tweed	143	10	2	52	158	87	360	119	7	10	163	434	1,402
Totals	1,137	9,981	3,255	50,564	9,565	9,158	10,546	47,849	14,043	2,816	6,125	4,989	168,891
1943—Totals	624	3,968	3,100	3,213	4,624	7,824	12,211	8,450	5,746	181	654	2,846	52,817
1942—Totals	1,224	32,157	2,083	14,336	4,010	7,313	9,171	8,993	24,164	2,172	3,361	5,956	113,716
1941—Totals	1,265	221,362	50,793	33,035	20,702	55,690	22,341	150,422	86,837	10,469	5,257	9,639	666,547
1940—Totals	1,014	11,588	1,809	23,130	5,678	29,661	6,719	17,574	20,354	1,346	903	2,852	121,614
1939—Totals	961	3,807	575	2,542	352	1,892	956	3,087	8,363	187	6,649	688	29,098
1938—Totals	1,292	11,551	5,915	23,760	6,128	26,676	23,030	23,402	10,597	4,021	673	2,492	138,245

TABLE NO. 9

CLASSIFICATION OF LAND BURNED OVER 1944

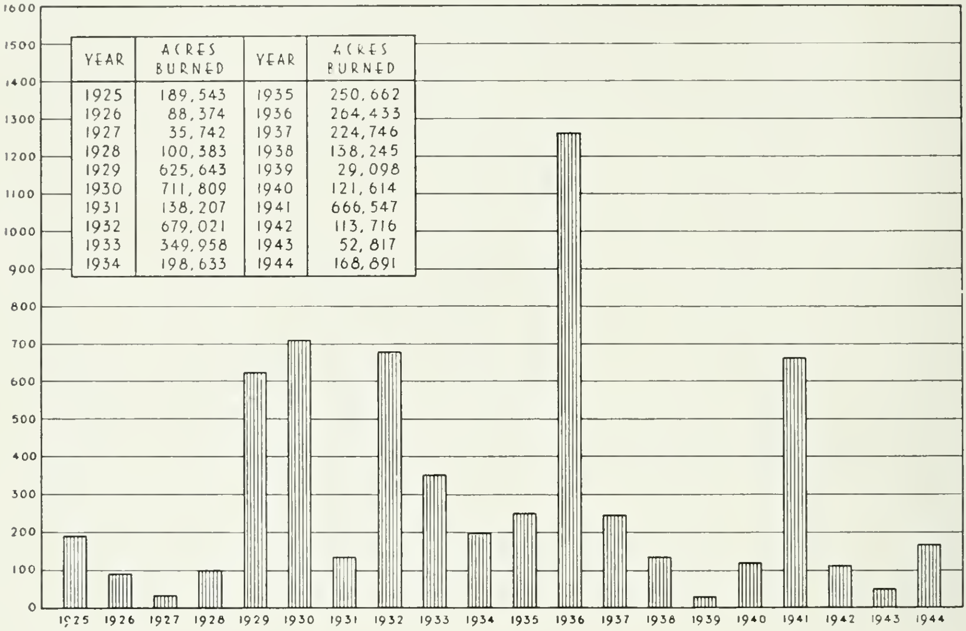
By Ownership

District	Crown Land	Private Land	Totals	
	Area in Acres	Area in Acres	No. of Fires	Area in Acres
Sioux Lookout	196	16	38	212
Kenora	127	114	33	241
Fort Frances	58	32	9	90
Port Arthur	899	249	25	1,148
Geraldton	59	1	9	60
Kapuskasing	1,470	3	16	1,473
Cochrane	51,149	4,712	106	55,861
North Bay	1,258	60,077	111	61,335
Sudbury	15,269	21,135	277	36,404
Sault Ste. Marie	848	591	81	1,439
Parry Sound	461	612	191	1,073
Algonquin	660	7,493	98	8,153
Tweed	774	628	143	1,402
Totals	73,228	95,663	1,137	168,891

AERIAL VIEW OF CHIEF RANGER'S HEADQUARTERS, KENORA

ACREAGE BURNED BY FOREST FIRES IN ONTARIO

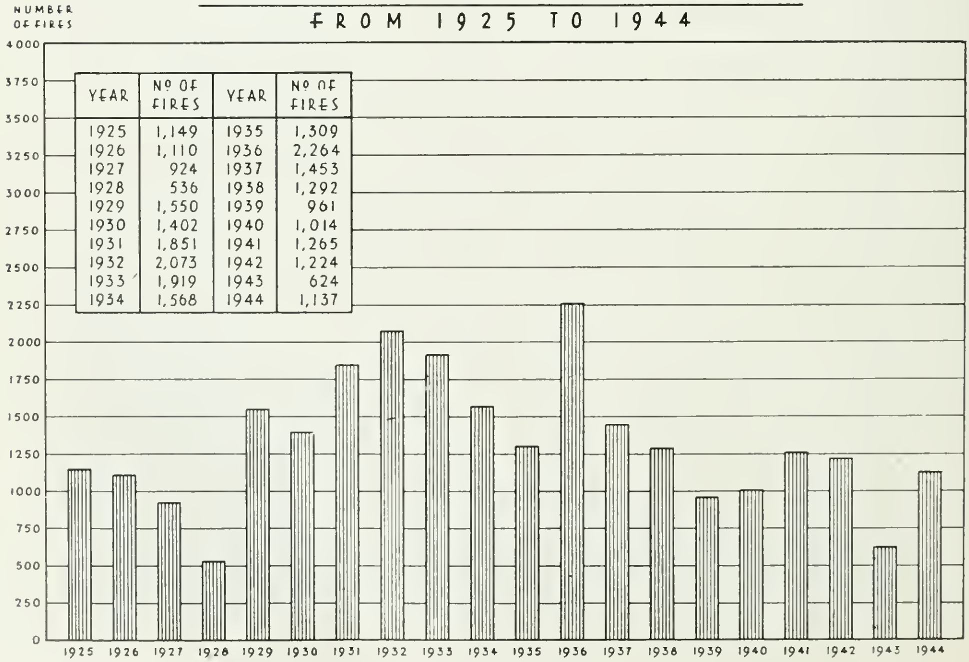
FROM 1925 TO 1944



YEAR	ACRES BURNED	YEAR	ACRES BURNED
1925	189,543	1935	250,662
1926	88,374	1936	264,433
1927	35,742	1937	224,746
1928	100,383	1938	138,245
1929	625,643	1939	29,098
1930	711,809	1940	121,614
1931	138,207	1941	666,547
1932	679,021	1942	113,716
1933	349,958	1943	52,817
1934	198,633	1944	168,891

FOREST FIRES IN ONTARIO

FROM 1925 TO 1944



YEAR	Nº OF FIRES	YEAR	Nº OF FIRES
1925	1,149	1935	1,309
1926	1,110	1936	2,264
1927	924	1937	1,453
1928	536	1938	1,292
1929	1,550	1939	961
1930	1,402	1940	1,014
1931	1,851	1941	1,265
1932	2,073	1942	1,224
1933	1,919	1943	624
1934	1,568	1944	1,137

TABLE NO. 10

MAJOR EQUIPMENT PURCHASED AND IN USE

District	Portable Hand Pumps		Fire Fighting Units		Fire Fighting Hose (in feet)		Tents		Blankets (pairs)		Canoes		Motor Boats		Auto Trucks		Railway Motor Cars		Velocipedes		Outboard Motors		Binoculars	
	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use	Purchased 1944	Total now in use
Sioux Lookout	..	379	4	100	300	306500	8	140	.	1095	1	102		6	..	5	..	4		10	.	29	..	3
Kenora	54	227	3	70	20000	231700	.	101	12½	981	.	80	.	5		10	..	1	..	1	.	34	..	11
Fort Frances	.	69		35	7000	106600	2	46	..	410	..	53	.	2	1	4		1	.	1	..	23	.	11
Port Arthur	100	279		88	35000	228900	.	120	..	1206½	.	81	.	3	2	9	..	2	..	2	..	16	..	99
Kapuskasing	10	357		34	.	80100	3	69	.	354	1	41	.	1		8		10	.	19	..	10	..	16
Cochrane	120	642	15	57	24000	130900	3	50	50	689		55	.	5	2	16		7	..	17	.	16		5
Sault Ste. Marie		318	8	61	20000	149700	20	153	200	1287½	1	85	.	1		11		4	..	5	1	11	.	18
Sudbury	18	316	6	86	10000	186800	2	238	28	1521		187	.	6		18		7	.	1		31		32
North Bay	50	215	4	51	12000	143000	6	140	50	1046½		96	.	3	.	20		1		9	1	23		22
					Trans	ferred																		
Parry Sound	6	116		22	6000	54100	..	29	.	317	.	44	..	8		13			.	5		6		11
Algonquin	44	159	4	26	10000	75200	4	53	2	758½	2	65	1	4		5		6	..	3		19		11
Tweed	36	176	1	11		20900	..	20	..	228½	..	30		1	2	8	.	1		1		14		18
Geraldton	24	303	11	51	330	13550	19	96	.	484		62	..	2		3	.	5		2		12		2
Head Office	..	..	..	5		24200	..	17	..	47	..	..	..	.										
Totals	555	3556	56	697	113130	1752150	67	1272	340½	10455½	5	986	1	47	7	130		49		76	2	217		259

TABLE No. 11

STATEMENT OF TRAVEL PERMITS ISSUED

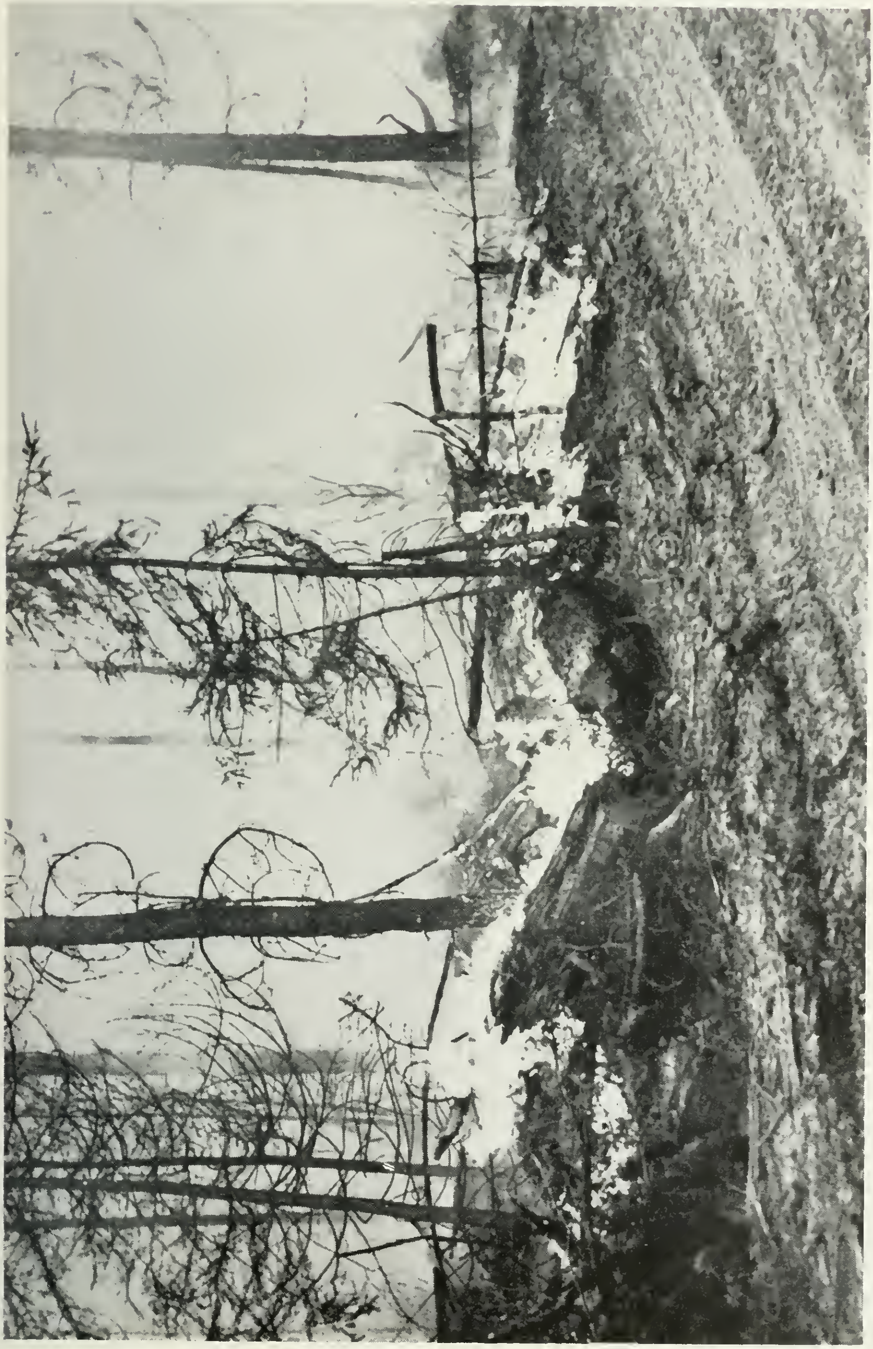
District	1944		1943		1942		1941		1940		1939		1938	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Sioux Lookout..	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Kenora.....	510	1,923	373	1,278	662	2,225	1,107	3,175	1,185	3,796	1,073	3,222	903	2501
Fort Frances	541	2,427	493	1,298	50	178	68	234	66	269	106	391	115	343
Port Arthur	494	1,463	135	506	267	861	381	1,377	254	1,078	486	1,031	249	431
Geraldton..	5	5	40	60	12	12	....	....	....	....	....	....	....	....
Kapuskasing	43	92	51	113	100	222	81	155	55	113	217	530	180	378
Cochrane...	1,472	6,535	1,026	4,974	1,012	4,502	1,091	3,549	1,045	3,060	1,312	3,992	1,326	3,655
Sault Ste. Marie....	1,087	3,680	926	2,970	1,478	4,674	2,707	8,402	1,982	6,320	1,890	5,947	1,780	5,707
Sudbury....	1,077	3,191	897	2,843	1,270	3,908	1,482	4,848	1,524	4,990	2,222	5,446	2,195	5,486
North Bay..	1,851	6,399	1,543	5,505	2,438	4,919	3,128	10,677	3,787	13,066	4,073	15,634	3,611	14,005
Parry Sound	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Algonquin..	6,430	15,854	5,520	9,020	1,069	3,224	1,305	3,898	264	658	1,328	4,253	1,857	6,446
Tweed......	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Totals....	13,510	41,569	11,004	28,567	8,358	24,725	11,353	36,315	10,162	33,350	12.707	40,446	12,216	38,952

Table No. 12

STATEMENT OF WORK PERMITS ISSUED 1944-45

District	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
Sioux Lookout	136	583	9	894	5	55	150	1,532
Kenora	56	206	59	1,538	9	57	121	1,801
Fort Frances	23	85	14	414	....	......	37	499
Port Arthur	25	92	79	4,110	1	20	105	4,222
Geraldton	21	77	24	2,009	9	215	54	2,301
Kapuskasing	10	35	49	3,762	..	.....	59	3,797
Cochrane	416	1,625	204	6,029	19	255	639	7,909
Sault Ste. Marie	58	477	21	1,823	1	5	80	2,305
Sudbury	105	558	104	2,104	150	242	359	2,904
North Bay	178	865	136	2,739	..	..	314	3,604
Parry Sound	2	8	57	982	3	15	62	1,004
Algonquin	10	65	73	1,620	14	314	97	1,999
Tweed	7	26	86	1,023	.....	......	93	1,049
Totals	1,047	4,702	915	29,047	211	1,178	2,173	34,927
1943-1944	750	3,507	990	29,292	532	1,641	2,272	34,440
1942-1943	761	3,633	868	34,463	197	2,098	1,826	40,194
1941-1942	1,285	6,048	834	35,043	132	4,988	2,251	46,079
1940-1941	1,760	8,817	816	34,934	108	2,975	2,684	46,726
1939-1940	2,732	14,694	709	27,793	245	5,721	3,686	48,208
1938-1939	3,343	17,974	657	23,891	106	3,017	4,106	44,882

A Cigarette, Carelessly Tossed from a Passing Car, has caused Many Fires Such as This



Forest Fires Leave Desolation in Their Wake

Table No. 13

STATEMENT OF FIRE PERMITS ISSUED

District	Number of Permits						
	1944	1943	1942	1941	1940	1939	1938
Sioux Lookout	71	137	123	232	215	322	315
Kenora	447	530	470	376	791	811	1,069
Fort Frances	90	75	195	203	300	424	69
Port Arthur	614	554	529	563	1,671	1,083	1,457
Geraldton	99	60	101	.....	.....	.....	.....
Kapuskasing	226	261	1,677	947	2,757	3,188	2,544
Cochrane	1,258	1,241	2,555	2,275	3,397	3,304	2,706
Sault Ste. Marie	117	154	217	288	361	500	583
Sudbury	998	1,052	979	886	1,436	1,811	1,959
North Bay	784	834	1,129	1,458	2,885	3,117	3,321
Parry Sound	210	174	300	306	303	443	498
Algonquin	88	42	74	124	178	245	169
Tweed	104	128	193	175	228	317	345
Total	5,106	5,242	8,542	7,833	14,522	15,565	15,035

Table No. 14

MEANS OF FIRE DETECTION—1944

	Total No. of Fires	No. of fires detected by			
		Air Service	Towers	Rangers	Public
Sioux Lookout	38	10	4	10	14
Kenora	33	2	9	3	19
Fort Frances	9	..	1	..	8
Port Arthur	25	4	8	2	11
Geraldton	9	4	1	1	3
Kapuskasing	16	1	7	1	7
Cochrane	106	2	53	34	17
Sault Ste. Marie	81	7	20	8	46
Sudbury	277	9	131	36	101
North Bay	111	2	52	21	36
Parry Sound	191	..	79	17	95
Algonquin	98	11	24	12	51
Tweed	143	..	114	4	25
Total	1,137	52	503	149	433

Table No. 15

FIRE DAMAGE TABLE—1944

	Sawlogs		Pulpwood		Ties		Fuelwood		Cedar Posts		Cedar Poles		Protection Charges		Total Timber Damage	Property Damage
													Mature Timber	Young Growth		
	F.B.M.	$	Cords	$	No.	$	Cords	$	No.	$	No.	$	$	$	$	$
Sioux Lookout	1,000	2.50	276	367.10	. .	. .	117	29.25	. .	. .	. .	. .	33.40	37.75	470.00	756.00
Kenora	42,400	106.00	5	7.00	. .	. .	100	25.00	. .	. .	. .	. .	43.95	. .	181.95	255.00
Fort Frances	2,000	5.00	10	4.00	. .	. .	. .	. .	. .	. .	. .	. .	10.00	. .	19.00	10.00
Port Arthur	104,420	261.05	273	336.00	. .	. .	205	102.25	. .	. .	. .	. .	851.88	3.72	1,554.90	10,368.50
Geraldton	. .	. .	375	450.00	. .	. .	. .	. .	. .	. .	. .	. .	12.75	9.75	472.50	. .
Kapuskasing	. .	. .	1,264	1,706.40	. .	. .	12	7.20	. .	. .	. .	. .	156.48	. .	1,870.08	8,619.90
Cochrane	3,970.000	6,729.50	12,903	16,214.20	. .	. .	59,800	19,762.50	. .	. .	. .	. .	6,098.00	1,760.00	50,564.20	19,961.00
North Bay	5,607.000	12,015.05	267	123.80	1,500	150.00	15,118	7,007.98	. .	. .	. .	. .	53,146.44	1,076.96	73,520.23	6,825.00
Sudbury	810,180	1,789.58	403	186.30	. .	. .	6,857	2,649.00	. .	. .	. .	. .	6,369.19	345.16	11,339.23	7,463.15
Sault Ste. Marie	18,644	46.61	17	17.10	25	2.50	. .	. .	. .	. .	. .	. .	141.03	. .	207.24	2,504.50
Parry Sound	23,050	56.15	. .	. .	.	. .	124	57.25	. .	. .	. .	. .	111.35	85.98	310.73	6,701.30
Algonquin	658,000	1,510.00	846	1,113.40	. .	. .	71	30.50	. .	. .	. .	. .	3,586.68	945.14	7,185.72	22,307.25
Tweed	55,400	382.50	14	20.90	. .	. .	480	271.25	. .	. .	. .	. .	52.09	103.39	830.13	5,893.00
Total	11,292.094	22,903.94	16,653	20,546.20	1,525	152.50	82,884	29,942.18	. .	. .	. .	. .	70,613.24	4,367.85	148,525.91	91,664.60

Rushing River, near Kenora

DIVISION OF LAND AND RECREATIONAL AREAS

Land Administration

A further increase in the amount of lands administration work was experienced during the past year. Additions to both the head office and field staffs will be required to complete much unfinished work and to perform effectively the increasing number of duties, required of the staff. As a result of personal instruction in the field, and by letter from head office, field officers to whom more work has been delegated, have become more proficient in the performance of their duties. It is hoped that additional training will still further increase efficiency.

In the course of the year several sections of the Public Lands Regulations were changed by Order-in-Council. These changes may be summarized as follows:-

To make more equitable the price of lands sold for summer resort use, the maximum charge for lands described as "irregular" was reduced from seventy-five dollars to fifty dollars per acre.

For the purpose of directing and controlling agricultural settlement on lands the property of the Crown, soil surveys were continued in parts of northern Ontario.

To preserve natural scenic beauty and to eliminate possible water contamination, all islands one-third acre or less in the Georgian Bay were withdrawn from sale.

Designated road allowances in unorganized townships, which in the past had been withheld from disposition, were released for disposition.

Lands occupied by authority of land use permits were made exempt from Provincial land tax, and provision was made for a surcharge on permit charges, to effect a combination charge.

Provincial Parks:

Provincial Parks:

No new Provincial Parks were established during the year. The following are the Provincial Parks which have been established:

Algonquin	2,741 Sq. Miles
Quetico	1,720 Sq. Miles
Lake Superior	540 Sq. Miles
Sibley	61 Sq. Miles
Rondeau	8 Sq. Miles
Ipperwash Beach	109 Acreas

In spite of travel restrictions, Rondeau, Ipperwash, Algonquin and Quetico Provincial Parks continued to attract a large number of visitors.

New regulations for the better administration of Algonquin and Quetico Provincial Parks were approved by Order-in-Council on November 17th, 1944, and were made effective.

In order to provide an opportunity for qualified naturalists to study natural forests and forest conditions, an area of 31.53 square miles in the Townships of Canisbay and McLaughlin, in Algonquin Park, was set aside as a wilderness area.

To increase popular interest in natural history and to enable persons to enjoy vacations better in Algonquin Park, Dr. J. R. Dymond of the staff of the University of Toronto was employed during July and August to conduct field nature trips, to construct nature trails and give indoor nature talks in Algonquin Park. Fifteen trips were conducted by Dr. Dymond during the season with groups averaging 25 persons. One trail was labelled, and lectures were given at five boys' and girls' camps.

The boys' and girls' camps plan for Algonquin Park improvement and forest protection assistance, inaugurated in 1941, was continued and enlarged upon. The assistance given the park staff by this work was of great value.

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Fig. 2— Agricultural lands in free grant townships, including soldiers lands 60

Fig. 3— Lands for special use 61

Fig. 4— Summer resort lands 65

Fig. 5— City, town and townsite lands 66

Fig. 6— Land use permits, leases, and licenses of occupation issued 69

Table No. 1
AGRICULTURAL LAND
Transactions for the fiscal year ending March 31, 1945

District	Sales		Cancellations		Assignments		Patents	
	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	28	2449.66	171	15892.93	37	3987.05	63	7266.06
Fort Frances	17	1850.25	8	167.50			4	512.00
Geraldton			2	74.60	2	108.30	3	135.10
Kapuskasing	14	1203.00	191	15396.00	34	3342.80	27	2795.26
Kenora	16	1548.25	6	179.65	3	335.10	4	177.09
North Bay	26	2731.82	59	6052.50	14	1619.75	34	3995.75
Parry Sound	11	1030.50	7	292.00	2	200.00	14	1276.64
Pembroke	12	1023.00	7	510.00			8	745.00
Port Arthur	22	1953.00	35	3523.75	9	1264.45	40	5758.34
Sault Ste. Marie			5	653.00	1	161.00	1	58.00
Sioux Lookout	1	51.00	1	80.00			2	29.73
Sudbury	85	9312.59	56	5328.14	40	4323.96	61	7197.11
Tweed	36	3905.50	14	1501.00	9	610.00	45	5793.47
Main Office	1	100.00			1	50.00	9	567.98
Total	269	27158.57	562	49651.07	152	16002.41	315	36307.53

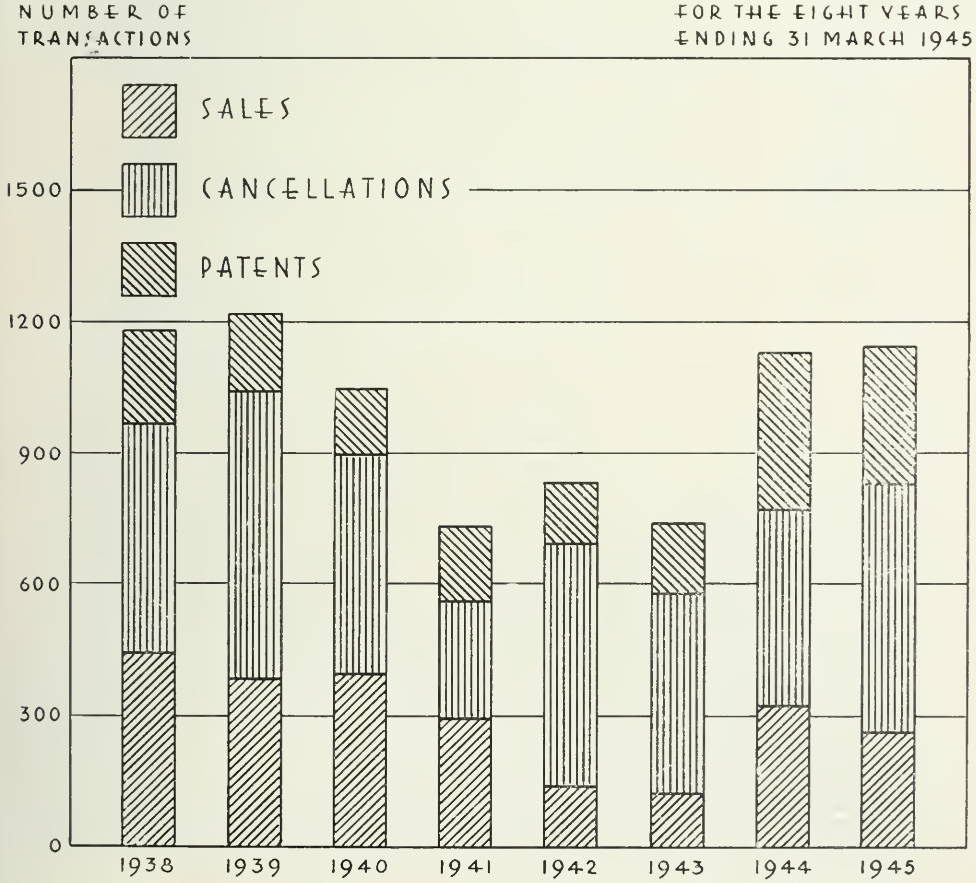


Fig. 1—Agricultural Land in Sale Townships, 1938-1945

Table No. 2

FREE GRANT LAND (including soldier's land)

Transactions for the fiscal year ending March 31, 1945

	Locations		Cancellations		Assignments		Patents	
	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	2	150.00	14	1168.25	1	74.50	2	235.50
Fort Frances			40	5352.63	5	679.08	22	2981.25
Kapuskasing			9	764.00				
Kenora	2	237.00	48	6115.80	13	1910.75	18	2969.38
North Bay	1	141.50	38	5324.00	5	507.00	8	1183.50
Parry Sound	2	200.00	73	8880.75	14	1204.50	14	1595.00
Pembroke	3	270.05	134	14726.00	20	2000.05	47	4956.08
Port Arthur	5	759.00	146	20549.00	19	2650.43	43	6188.10
Sioux Lookout			1	40.00				
Sudbury	1	149.00	71	9470.15	16	2452.00	25	3468.00
Tweed	5	402.00	104	11264.50	23	2963.50	47	5689.25
Total	21	2308.55	678	83655.08	116	14441.38	226	29266.06

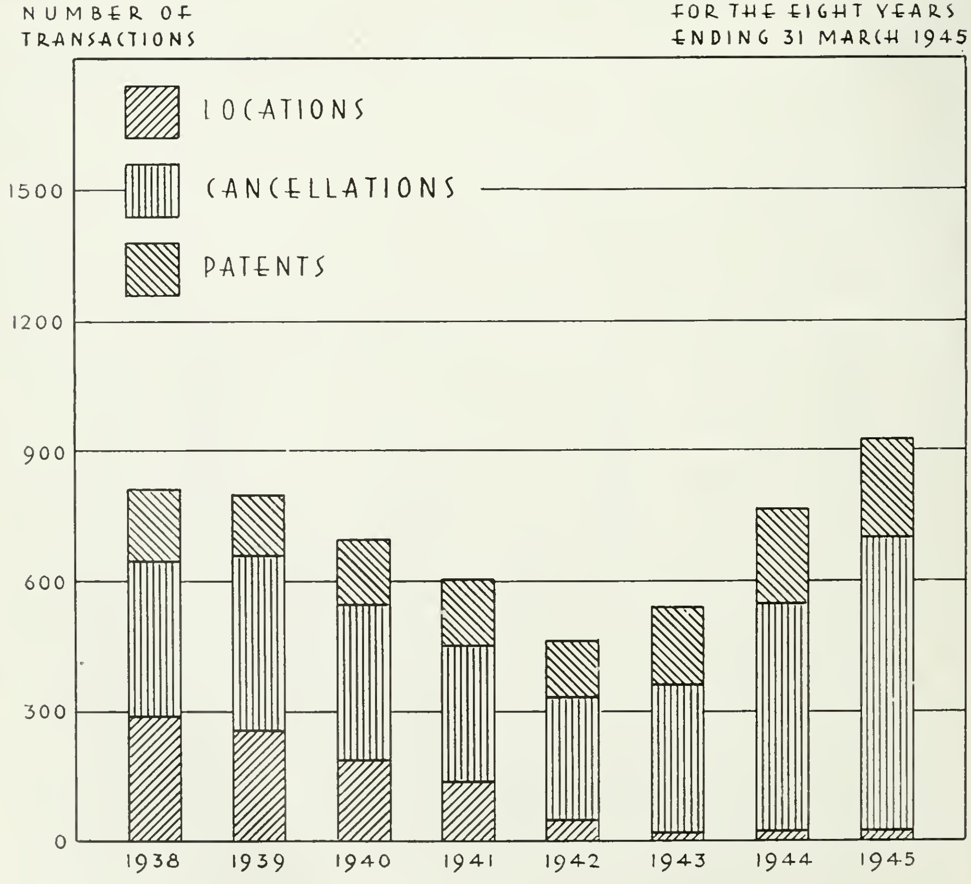


Fig. 2—Agricultural Lands in Free Grant Townships (including Soldier's Lands)

Table No. 3

LAND FOR SPECIAL USE

Transactions for the fiscal year ending March 31, 1945

District	Sales		Cancellations		Vesting Order		Patents	
	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	6	184.61					5	3.29
Fort Frances	1	96.00					1	96.00
Geraldton	1	6.98					1	1.07
Kapuskasing	4	7753.83			1	7656.00	1	2.00
Kenora	8	193.30					1	5.01
North Bay	11	1462.70					1	90.00
Parry Sound	13	786.83					6	278.26
Pembroke	15	791.43					5	320.08
Port Arthur	2	2095.28						
Sault Ste. Marie	3	67.00					1	161.00
Sioux Lookout	5	17305.13						
Sudbury	44	2671.14	1	3.30			18	885.10
Tweed	36	3622.32					22	1967.56
Main Office	10	203.33			1	49.33	12	23.92
Total	159	37239.88	1	3.30	2	7705.33	74	3833.29

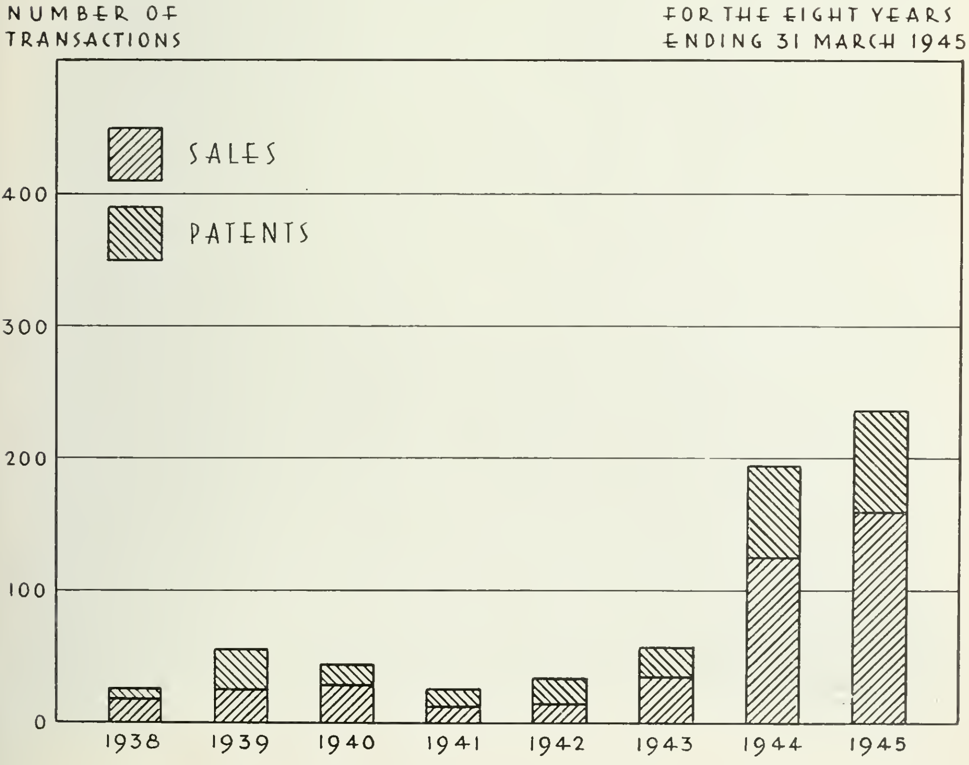


Fig. 3—Lands for Special Use, 1938-1945

The White Waters of Fast Northern Streams Provide Excellent Fishing

The Countless Lakes of Northern Ontario Test the Skill of the Fisherman

Table No. 4

SUMMER RESORT LAND

Transactions for the fiscal year ending March 31, 1945

District	Sales		Cancellations		Assignments		Patents	
	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	15	12.77	......	......	......	......	14	16.07
Fort Frances	16	28.90	......	......	1	1.26	10	15.22
Geraldton	1	1.01	......	......	......	......	1	4.20
Kapuskasing	10	7.21	......	......	......	......	......	......
Kenora	83	209.04	......	......	1	1.14	20	1050.20
North Bay	54	142.62	......	......	1	1.20	34	99.41
Parry Sound	67	214.97	1	.17	1	2.00	22	58.25
Pembroke	20	53.56	......	......	......	......	8	39.35
Port Arthur	27	127.81	1	5.00	1	1.89	5	18.39
Sault Ste. Marie	39	72.14	......	......	......	......	11	23.09
Sioux Lookout	2	10.07	1	1.10	......	......	5	12.65
Sudbury	78	201.15	6	10.61	3	6.97	52	138.19
Tweed	46	98.00	2	3.77	1	1.00	24	50.60
Main Office	1	.90	......	......	......	......	......	......
Total	459	1180.15	11	20.65	9	15.46	206	1525.62

High Falls, Englehart

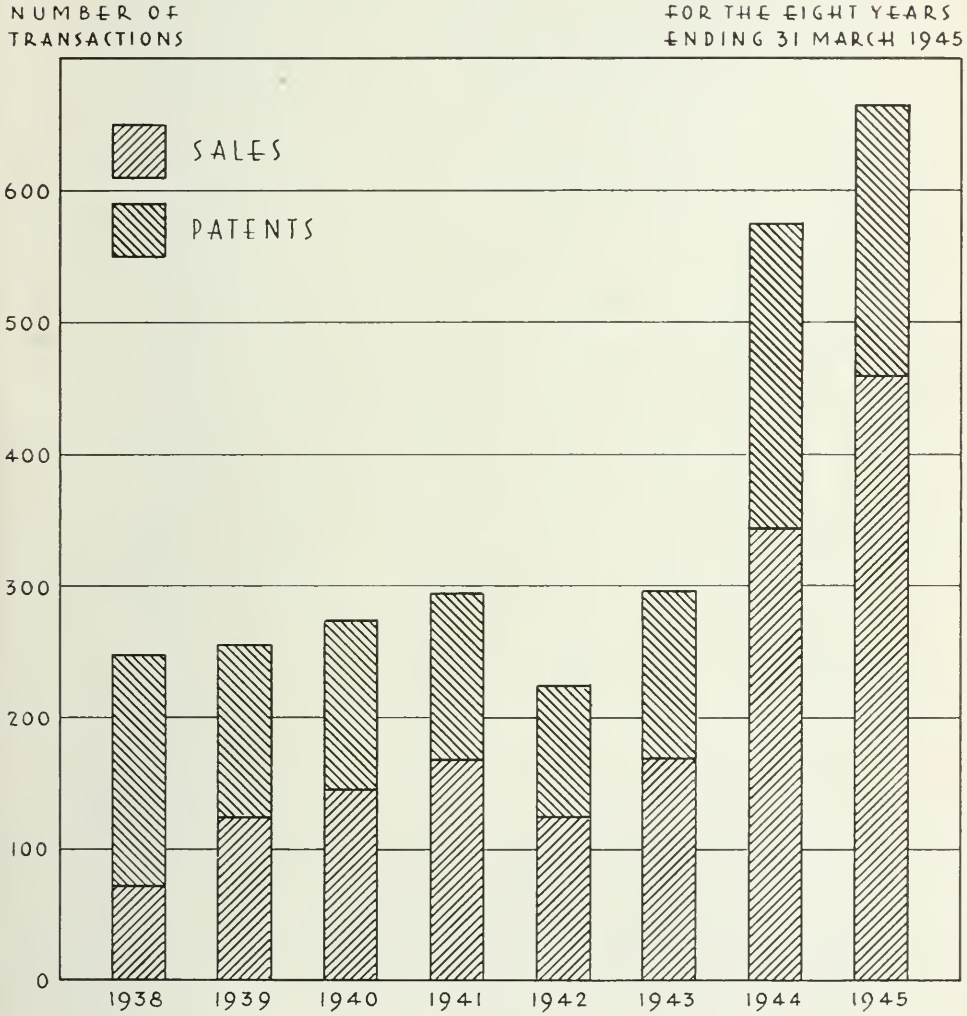


FIG. 4—SUMMER RESORT LANDS, 1938-1945

Table No. 5

CITIES, TOWNS, AND TOWNSITES

Transactions for the fiscal year ending March 31, 1945

District	Sales		Cancellations		Assignments		Patents	
	No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	10	8.54					8	6.81
Fort Frances							1	.01
Geraldton	7	2.89	5	.97	4	.68	13	3.69
Kapuskasing	20	16.78	2	6.32	3	.63	13	11.04
Kenora	4	1.65					1	1.38
North Bay	1	.09						
Parry Sound							15	3.80
Pembroke	2	.63					7	1.79
Port Arthur	4	.96						
Sault Ste. Marie	1	.19	4	.53	1	.20	9	2.03
Sioux Lookout	22	3.46	3	.43	2	.30	11	1.10
Sudbury	22	2.55			1	.11	22	4.45
Main Office	7	43.50			1	.50	8	14.24
Total	100	81.24	14	8.25	12	2.42	108	50.34

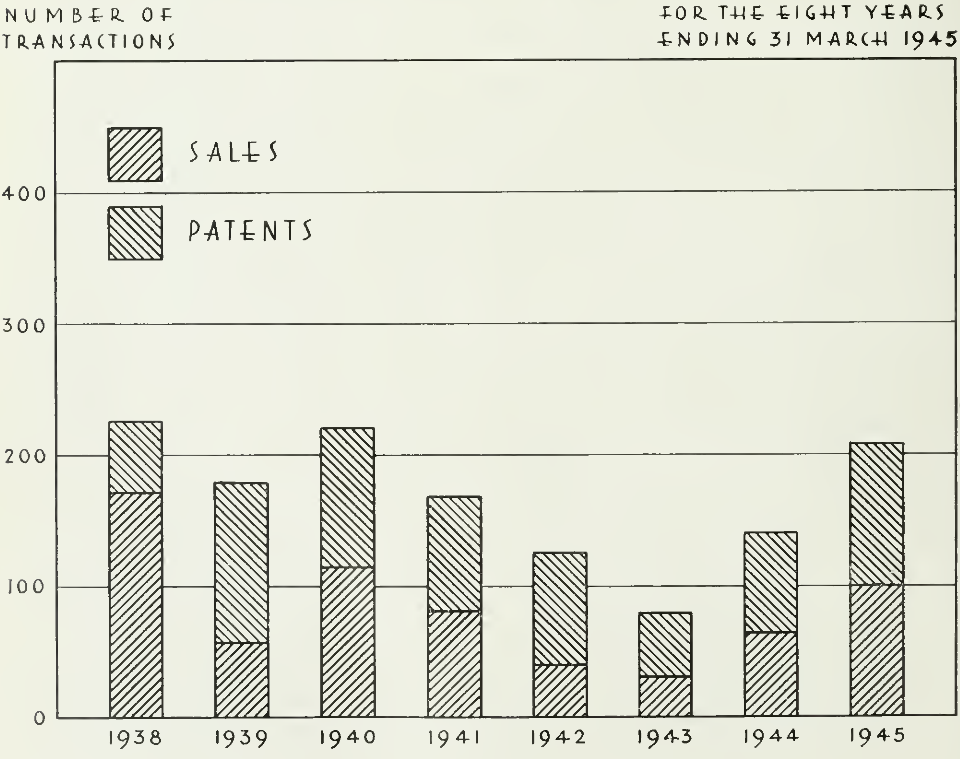


Fig. 5—City, Town and Townsite Lands, 1938-1945

Northern Ontario is Well Known for its Scenic Beauty — The Dalles, Winnipeg River, Kenora

TABLE No. 6

LAND USE PERMITS ISSUED 1944-45

District	Dwelling and Garden		Sawmill Sites		Boathouse Sites		Hunt Camp Sites		Agricultural		Hay Cutting		Trappers Camps		Miscel-laneous		Depart-ment Owned Houses No.
	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	No.	Acres	
Cochrane	12	120.00	18	97.00	2	.07	1	2 00	7	1427.00	23	1208.50			1	640.00	
Fort Frances	7	7.00	3	12.00			6	1.50			1	40.00			2	12.25	
Geraldton			2	31.00													
Kapuskasing	4	12.14	10	89.00			2	1.50	10	113.00	15	130.00			3	19.14	
Kenora	5	13.00	6	24.00			3	13.98					1	25	2	.25	
North Bay	42	84.48	15	73.00	13	11.26	21	39.50	9	617.00	5	203.00	13	12.13	16	350.80	
Orono etc.																	89
Parry Sound	37	47.62	12	63.00	6	3.60	91	92.00	14	557.00	7	250.00	9	8.00	14	109.00	
Pembroke	74	100.40	9	125.00	3	2.50	30	23.50	2	98.00	3	107.00			53	83.50	
Port Arthur	9	45.00	20	49.90			3	3.00	2	560.00	1	39.00			4	152.00	
Rondeau Park	36	771.52					25	1.50					1	1.00	11	4.26	
Sault Ste. Marie	26	41.93	6	173.50			5	6.00					3	3.00	3	7.00	
Sioux Lookout	35	62.50	5	35.00	1	3.00	5	7.00	2	6.00			3	3.00	4	91.25	
Sudbury	102	1065.50	25	455.00	5	8.00	25	34.50	61	4279.00	2	240.00			15	430.83	
Tweed	3	41.00	6	26.00	1	.50	37	33.00	7	585.00	6	56.50			3	69.25	
Total	392	2412.09	137	1253.40	31	28.93	254	258.98	114	8242.00	63	2274.00	30	27.38	131	1969.53	89

One of Many Beauty Spots to be Found in the Vicinity of Kenora

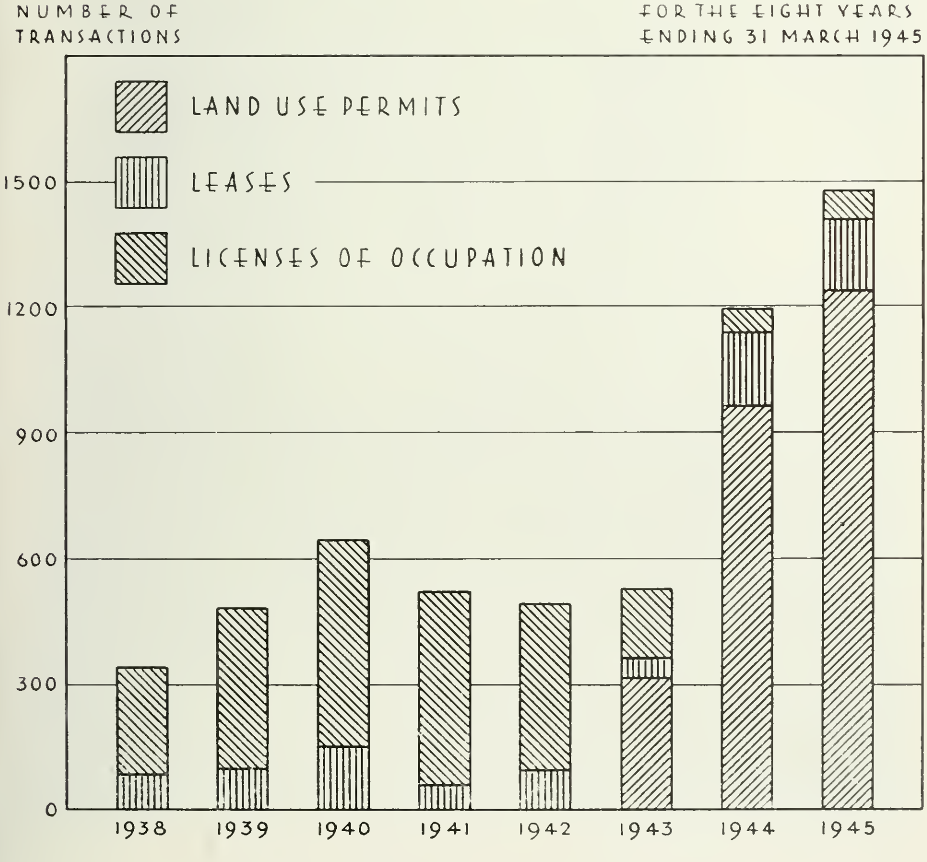
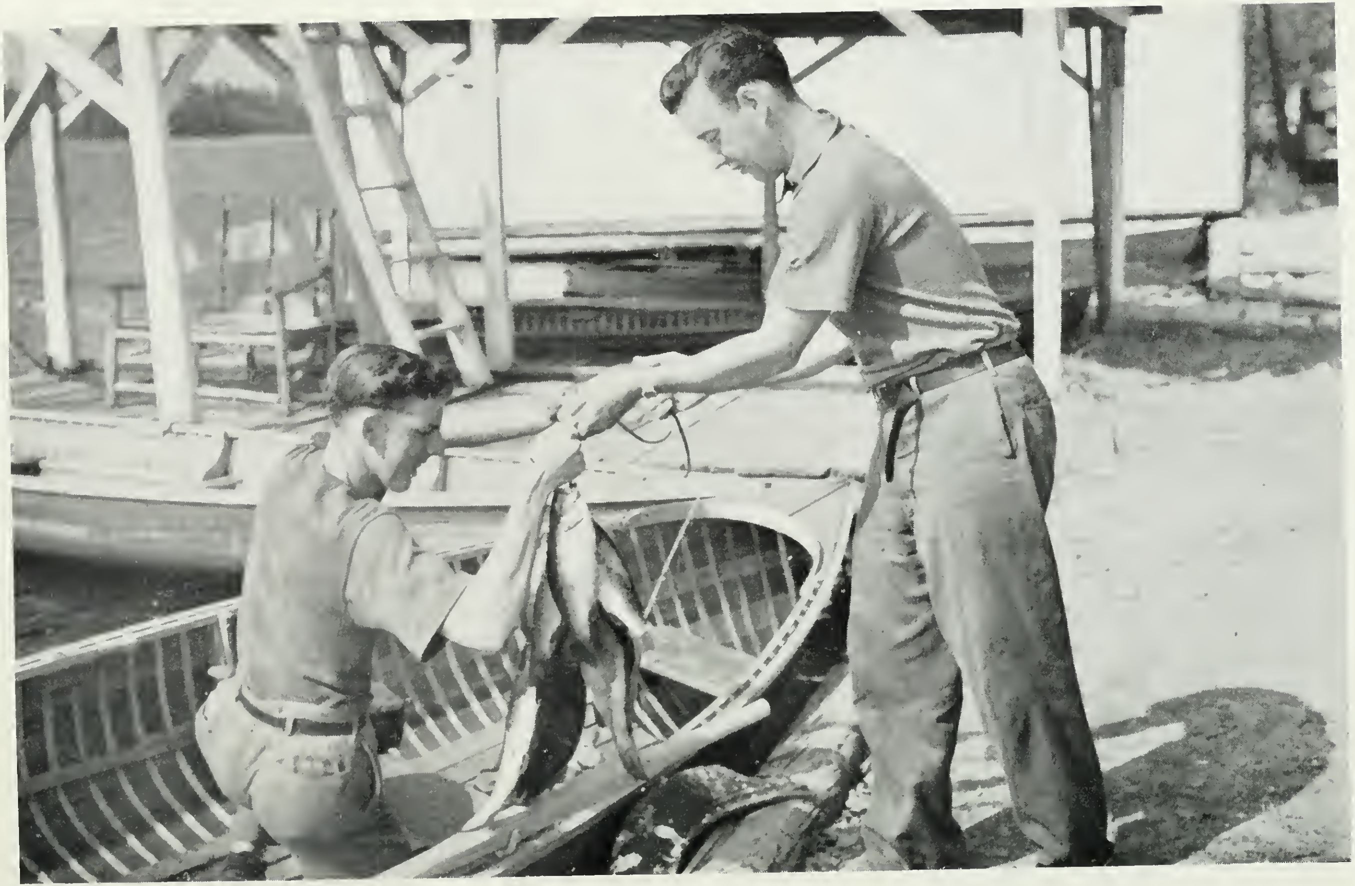


Fig. 6—Land Use Permits, Leases and Licenses of Occupation Issued, 1938-1945



Fish Taken from Lake Timagami

TABLE NO. 7

Statements of Patents, etc., issued during the year ending March 31, 1945

Public Land Patents	586	
Free Grant	206	
Transfers (Town Lots)	42	
Patents (Town Lots)	66	
Miscellaneious Documents	31	
		931
Mining Land Patents	353	
Mining Rights Patents	9	
Mining Leases	107	
		469
Crown Leases	22	
Algonquin Park Leases	20	
Bruce Beach Leases	85	
Bruce Beach Renewals	37	
Rondeau Park Leases	2	
Temagami Island Leases	3	
Water Power Leases	2	
		171
Total		1571
Licenses of Occupation (Mines)	77	
Licenses of Occupation (Lands)	65	
Licenses of Occupation (Rondeau)	2	
		144
Licenses of Occupation (Cancelled)	195	
Crown Leases (Cancelled)	46	

FOREST AND STREAM—NEAR ENGLEHART

PLEASE
DO NOT
THROW
CIGARETTES
FROM CARS

Observe Road Signs — Help Prevent Forest Fires

DIVISION OF LAW

The main duties of this Division are as shown in the Administrative Chart at page 80.

Legislation:

During the fiscal year no new Acts affecting the Department were passed, but amendments to existing legislation were effected for the purpose of improving the administration of the Department.

1. *The Crown Timber Act:*

The penalty sections with respect to illegal cutting and removal of Crown timber were strengthened, and penalties provided which were considered sufficient to be a forcible deterrent respecting the practice of cutting and using Crown timber without authority from the Department.

2. *The Public Lands Act:*

Amendments were effected whereby the Lieutenant-Governor in Council may fix the prices and conditions of sale and settlement of public lands, and adjust the price of lands sold prior to the 23rd of June, 1942 where it appears that the land was originally sold at a price beyond its fair value.

3. *The Provincial Land Tax Act:*

The interest rate with respect to unpaid taxes was reduced.

4. *The Surveys Act:*

This Act was amended with respect to the mechanics of surveying an aliquot part of a lot, and provision was made respecting the method of survey of various townships in the County of Renfrew.

5. *The Territorial Divisions Act:*

This Act was amended for the purpose of setting up the Township of Aberdeen Additional.

6. *The Counties Reforestation Act:*

This Act was amended to give certain privileges to the municipal councils of townships. The title of the Act was changed, and it is now known as "The Municipal Reforestation Act."

7. *The Forestry Act:*

This Act was amended to provide for the appointment of The Ontario Forest Resources Commission to exercise such powers and duties as may be vested in or imposed upon it by the Lieutenant-Governor in Council.

Timber Concession Agreements:

During the year five timber concession agreements and one supplementary agreement were prepared by the Division of Law, and executed by the Operator or Company and by the Minister, pursuant to the authority of the respective Orders-in-Council concerning each of the said agreements, as follows:

Kalamazoo Vegetable Parchment Company	—May 26, 1944
J. A. Mathieu, Limited	—Oct. 27, 1944
J. S. L. McRae	—Nov. 8, 1944
Temagami Timber Company, Limited	—Nov. 8, 1944
A. B. Gordon and Co. Limited	—Nov. 8, 1944

Supplementary Agreement:

Brompton Pulp and Paper Company Limited—June 19, 1944

Prosecutions and Charges:

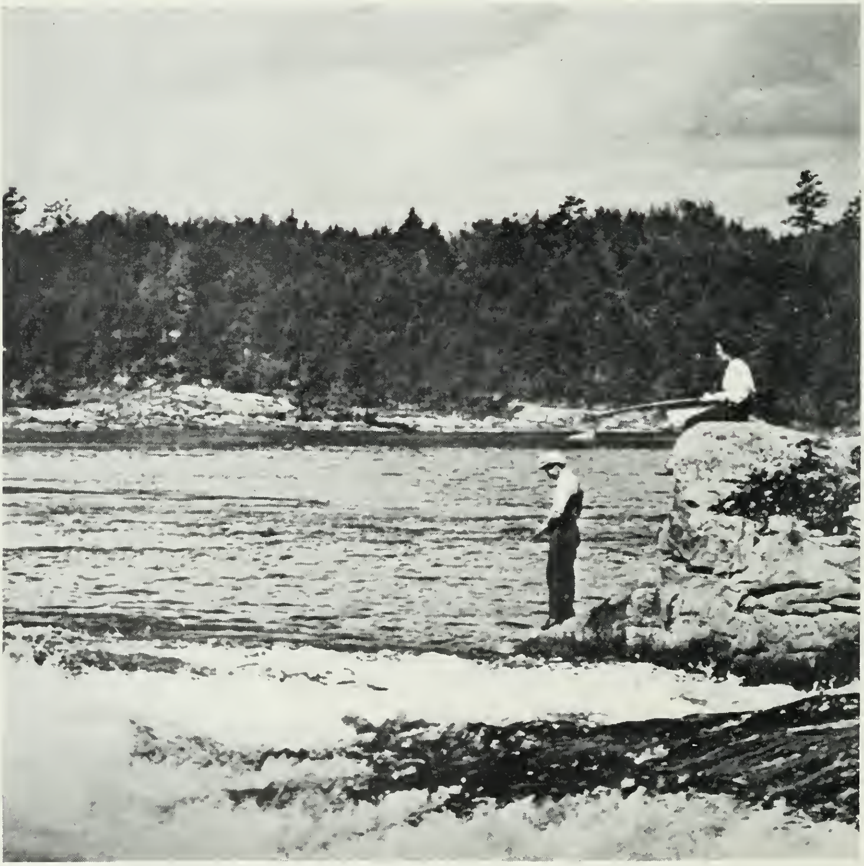
The number of charges laid under The Forest Fires Prevention Act was considerably less than for many previous years. This resulted from the efforts of the field men of the Department in educating the public to a better appreciation of the necessity of observing the Department's regulations respecting the setting out of fires.

During the year one Supreme Court action, in which the Attorney-General was Plaintiff, came to trial. After reserving judgment at the conclusion of the trial, judgment was subsequently given in favour of the Attorney-General, but this is being taken to the Court of Appeal by the Defendant.

Administration Trips:

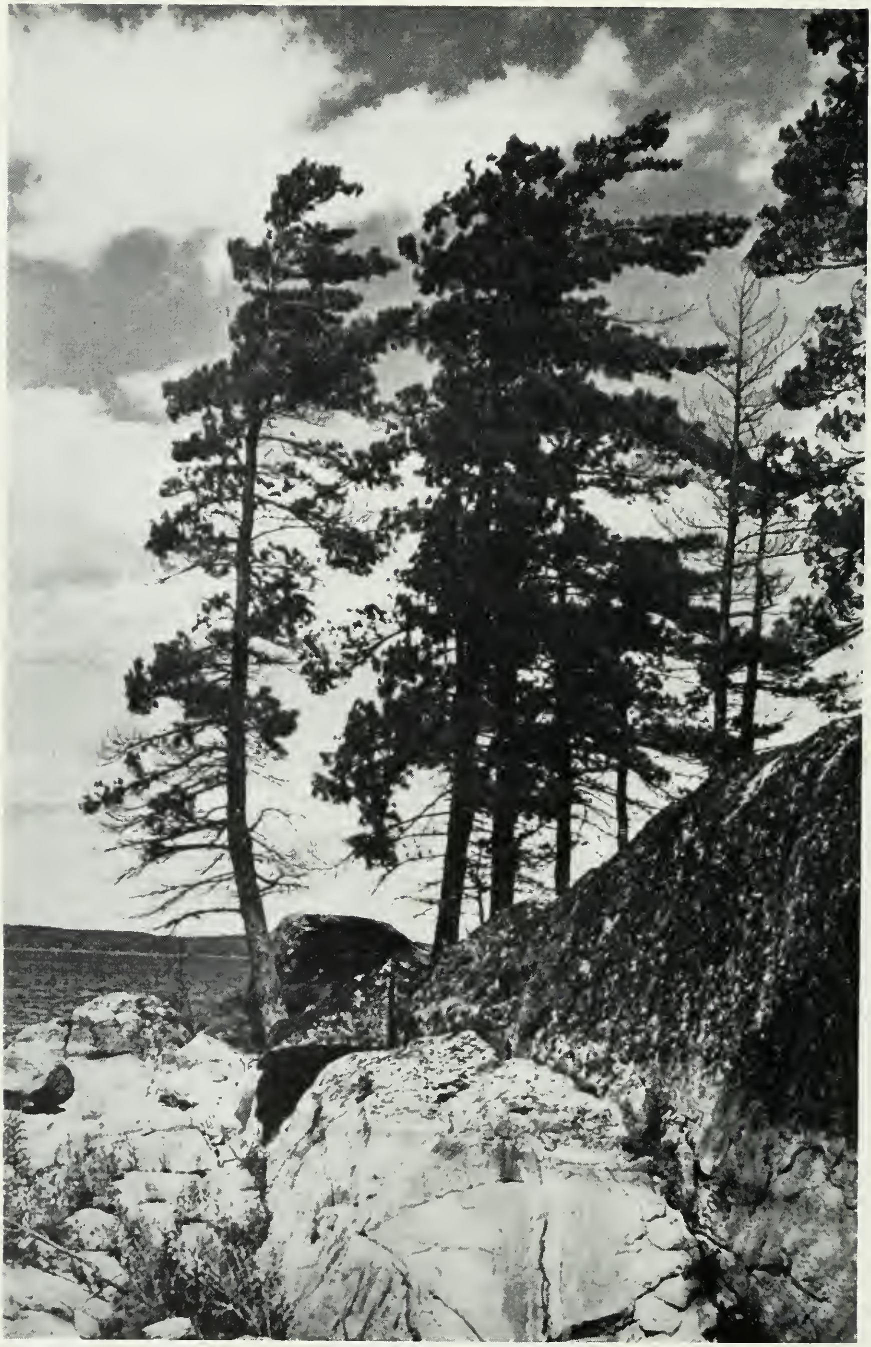
The Chief of the Division of Law attended at Sault Ste. Marie, Kingston, Ottawa, Manitoulin Island, Sudbury, Port Arthur, North Bay and Bracebridge during the year for the purpose of investigating Departmental matters requiring his attention.

The Division also completed the purchase of the land necessary for the Southern Experiment Station in Vaughan Township, and various other properties located throughout the Province which were purchased by the Crown from private owners for Departmental purposes.



FISHING AT BASSWOOD FALLS, QUETICO PARK

Burnt Over Two Years Ago, This Area Still Presents a Desolate Picture



THE RUGGED BEAUTY OF SAND LAKE, KENORA

DIVISION OF OPERATION AND PERSONNEL

Operation

In the course of another war year with its attendant general shortage of qualified personnel, some returned men from the armed forces have become available, which has afforded a welcome opportunity for redistributing duties in a continuation of the process of reorganization. The requirements of war industry and administration still make it difficult for us to obtain fully qualified personnel.

Similarly, in the field of equipment and supply, shortage prevails; nevertheless, satisfactory progress has been made in consumating reorganization plans. Purchase difficulties have remained with us, and furniture and steel cases have been almost impossible to obtain. In the main however, current needs in most items have been satisfied, on occasion with some delay. Additional personnel has assisted in improving despatch of supplies and maintenance and distribution of stocks of essentials, and the Department is producing all of its small forms in spite of space limitations. Proper control of requisitions has improved inventory figures, and with additional trained staff more efficient methods have been introduced.

The coordination and standardization of methods, routine and equipment have continued and the liaison throughout has been improved. The annual District Forester's conference has been of exceptional value in promoting and advancing these features.

Forms have been prepared and data have been consistently compiled in books, charts, tables and indices in an endeavour to provide a ready picture currently of important functions and administrative activities.

The staff of the records office has been increased, and changes have been made in personnel and duties. Repairs and transfers have increased efficiency, and new storage facilities will be provided for reference records that are no longer current. It has been necessary to use paper cases to a limited extent due to lack of steel.

The Rocky Wooded Shoreline of Granite Lake

Chief Forest Rangers and their Divisions as of March 31, 1945.

Division	*District*	*Chief Ranger*
A.C.R.	(Sault Ste. Marie)	J. MacGillivray
Abitibi	(Cochrane)	H. J. Poupore
Algonquin N.	(Algonquin)	A. L. Dunne
Algonquin S.	(Algonquin)	T. McCormick
Armstrong	(Sioux Lookout)	W. H. Fayles
Blind River	(Sault Ste. Marie)	T. E. Cassidy
Biscotasing	(Sudbury)	W. J. Stinson
Capreol	(Sudbury)	T. McGown
Chapleau	(Sudbury)	J. E. Morin
Cochrane	(Cochrane)	C. A. Stanbury
Elk Lake	(North Bay)	W. A. Adair
Espanola	(Sudbury)	D. Spence
Foleyet	(Sudbury)	A. C. Bouchey
Ft. William	(Port Arthur)	T. Guerard
Franz	(Sault Ste. Marie)	J. A. Foster
Georgian Bay	(Parry Sound)	C. McInnis
Gogama	(Sudbury)	L. Berlinquette
Hearst	(Kapuskasing)	J. W. Colley
Kapuskasing	(Kapuskasing)	J. H. Clavelle
Ignace	(Kenora)	J. M. Horn
Kenora	(Kenora)	F. R. Parmeter
Lake St. Joseph	(Sioux Lookout)	E. G. Guertin
Longlac	(Geraldton)	A. Grasser
Madawaska	(Tweed)	H. M. Legris
Minaki	(Kenora)	A. Cleavely
Mobert	(Sault Ste. Marie)	D. McMenemy
Nakina	(Geraldton)	J. Jarvis
Nipigon	(Port Arthur)	C. W. McDonald
North Bay	(North Bay)	D. J. Kennedy
Huntsville	(Parry Sound)	W. J. Barber
Oba	(Kapuskasing)	B. Wilson
Pays Plat	(Geraldton)	G. D. MacAdam
Rainy River	(Fort Frances)	W. Darby
Red Lake	(Sioux Lookout)	R. Taylor
Sault Ste. Marie	(Sault Ste. Marie)	H. W. Green
Sioux Lookout	(Sioux Lookout)	G. S. Eady
Swastika	(Cochrane)	E. E. Potter
Sudbury	(Sudbury)	J. H. Strain
Temagami	(North Bay)	P. Hoffman
Timmins	(Cochrane)	J. L. Regan
Trent	(Tweed)	W. Stringer
Shebandowan	(Port Arthur)	J. H. Stirrett
Black Sturgeon	(Port Arthur)	W. J. Gibson

SOUTHERN ONTARIO

Zone	*Zone Forester*	*Headquarters*
Eastern	A. B. Wheatley	Kemptville
Central Eastern	G. M. Linton	Orono
Georgian Bay	J. F. L. Simmons	Toronto
Central Western	I. C. Marritt	Galt
Lake Erie	F. S. Newman	St. Williams
South Western	C. H. Zavitz	Chatham

ADMINISTRATIVE ORGANIZATION

A chart of the administrative organization of the Department with an outline of the principal functions of the administrative divisions is shown at page 80. An outline of head office organization follows:

W. G. Thompson, *Minister*,

F. A. MacDougall, *Deputy Minister*.

Divisions	*Division Chiefs*
Accounts	J. G. McMillen
Air Service	Geo. Ponsford (H.Q. Sault Ste. Marie)
Forest Protection	J. A. Brodie
Lands-Recreational Areas	H. W. Crosbie
Law	F. J. Sullivan
Operation and Personnel	P. O. Rhynas
Reforestation	E. J. Zavitz
Research	R. N. Johnston
Surveys and Engineering	C. H. Fullerton
Timber Management	J. F. Sharpe

The territorial administrative subdivisions of the Province, with the names of Regional Foresters, District Foresters, Chief Rangers, and Zone Foresters is given below:

FIELD ORGANIZATION

NORTHERN ONTARIO

Region	*Regional Forester*	*District*	*District Forester*
Western	W. D. Cram	Kenora	G. F. Meyer
		Ft. Frances	James Whelan (acting)
		Sioux Lookout	K. Acheson
Thunder Bay	P. Addison	Port Arthur	R. H. Bliss
		Geraldton	U. W. Fiskar
Kapuskasing	E. L. Ward	Kapuskasing	E. L. Ward
		Cochrane	A. S. Bray
Central	T. E. Mackey	Sault Ste. Marie	A. Leman
		Sudbury	T. Thorpe
		North Bay	T. E. Mackey
Southern	P. McEwen	Parry Sound	R. L. Snow
		Algonquin	G. H. R. Phillips
		Tweed	A. Crealock

DEPARTMENT OF LANDS AND FORESTS
PROVINCE OF ONTARIO
ADMINISTRATIVE DIVISIONS
January, 1945

W. G. THOMPSON, Minister

F. A. MacDOUGALL, Deputy Minister

ACCOUNTS

J. G. McMillen
Chief

Accounting, for all Divisions.

Collection of Departmental revenue.

Payment of Departmental expenditures.

Administration of Land Tax Act.

Preparation of:—
Budget estimates.
Financial reports.
Permanent Staff payrolls.
Main Office pay lists.
Departmental staff salary records.
Data for Public Accounts report.

Control of:—
Accountable Warrant.
Funds.
Field Office trust funds.
Items held in safe-keeping.
Collateral securities.
Field Office accounting.
Budget for main and field offices.
Checking of receipts and disbursements.

Maintenance of Accounts owing the Department for:—
Timber dues.
Ground rent.
Fire tax.
Land sales.
Rentals for Leases.
Fees for Licenses of Occupation.
Water power leases.
Provincial Land Tax.
Permit operations.
Accountable advances.

AIR SERVICE

G. E. Ponsford
Chief

Control of purchase and improvement of suitable aircraft.

Providing and training of pilots and engineers.

Supply of fuel and oil.

Supply of equipment to air bases.

Maintenance of airworthiness.

Flying for:—
Departmental requirements of all kinds.
Special requirements of other Provincial Departments.
Emergencies, such as mercy flights.

FOREST PROTECTION

J. A. Brodie
Chief

Supervision of:—
Forest fire protection.
Purchasing, maintenance and distribution of fire fighting equipment and supplies.
Radio communication service.
Fire ranging staff.
Forest protection in relation to insect epidemics and fungus diseases.

Control of:—
Records and plans of all improvements.
Fire statistics.
Townsite clearing and fire hazard disposal.

Administration of:—
Forest fire protection under Board of Transport Commissioners.
Classification and approval of Forest Protection accounts.
Compilation of District budgets.

LAND AND RECREATIONAL AREAS

H. W. Crosbie
Chief

Selling, leasing and licensing of Crown Lands for:—
Farming, recreation and all other purposes excepting for dam sites, rights-of-way for electric power transmission lines and telephone lines, or for hydro-electric power developments.

Administration of:—
All Provincial Parks.

Preparation of:—
Patents, leases, licenses of occupation or other forms of land transfer and authorization of use of land.

Maintenance of:—
Records of patents, leases, licenses, etc.

LAW

F. J. Sullivan
Chief

Preparation of:—
Legislation, regulations and timber agreements.
Recommendations to Legislative Council.
Special patents, land transfers and other documents.

Legal Advice on:—
Interpretation and application of statutes, orders-in-council and other regulations.

Arbitration of:—
Disputes.
Claims.
Appeals *re* Land Tax collections.

Examination and checking of all patents.

Searching deeds and titles of land acquired by the Department.

OPERATION AND PERSONNEL

P. O. Rhynas
Chief

Personnel Management:—
Selection and placement.
Appointments.
Classification.
Training.
Investigations.
Accident prevention.
Attendance records.
Workmen's compensation.

Operation:—
Office management.
Preparation of manuals.
Administrative statistics.
Permanent departmental records.

Equipment and Supplies:—
Purchase.
Distribution.
Stock storage, requisitions and records.

Information and Education:—
Correspondence.
Articles.
Publications.
Lectures.
Press.
Radio.
Photographs.
Lantern slides.
Motion pictures.
Schools.
Exhibits.
Signs and posters.
Advertisements.

REFORESTATION

E. J. Zavitz
Chief

Production:—
Tree seed collection.
Growing seedlings.
Experimental planting.
Seedling distribution.

Promotion and Assistance:—
Reforestation projects in County and Municipal forests, farm woodlots, school forest plots, roadside planting, and watershed protection.

RESEARCH

R. N. Johnston
Chief

Research in:—
Forest Management (Inventory, Yield, Drain, Soils).

Forest Protection (Fire, Insects, Disease).

Wildlife (in Provincial Parks).

Reforestation (Genetics).

Soil Surveys.

Wood Utilization.

Forest Economics.

Maintenance of:—
Departmental Library.

SURVEYS AND ENGINEERING

C. H. Fullerton
Chief

Ground:—
Issuing instructions for Crown surveys.
Checking and recording of surveyors' returns.
Checking plans of surveys of Crown Lands performed for private parties.
Checking returns of mining claim surveys.
Preparing descriptions of Crown lands to be disposed of.
Dealing with water power leases and plans of dams.
Preparation and compilation of maps.
Publication and distribution of maps.
Delimitation of Provincial boundaries.
Custody of, and supplying of copies of original plans and field notes of surveys.
Authorization of geographical names in conjunction with Geographic Board of Canada.

Air:—
Preparation of contour maps for the projection of road location plans.
Forest types classification for timber estimating.
Exposure and processing of aerial survey films.
Supplying photographic survey material to the Dept. of Highways and other Provincial departments.
Compilation of maps from aerial survey photographs.

TIMBER MANAGEMENT

J. F. Sharpe
Chief

Timber Sales:—
Analysis of Applications.
Preparing Conditions of Sale.
Issuing Licenses and Renewals.
Transfers and abandonments.
Maintenance of statistical and map records.

Timber Cut Returns:—
Checking returns.
Recording quantity cut, with locations.
Checking affidavits.

Licensing of Mills:—
Saw mills.
Pulp and paper mills.
Lath, shingle, veneer and other mills handling timber.
Recording mill locations.

Scaling:—
Supervision.
Scalers' training and examinations.
Appointing scalers.

Forest Surveying

Export from Crown Lands:—
Pulpwood.
Hardwood logs.
Other forest products.

PERSONNEL MANAGEMENT

Selection and Placement

Numerous members of the staff released from the armed forces have returned to duty with beneficial results in the routine. In addition to the enlistees who have completed their service in the Armed Forces and returned to the staff, new personnel from the services have been placed in the Department to the number of nine including three amputation cases. Vacancies and new appointments will continue to be filled where possible by ex-service personnel with suitable qualifications. The majority of the male staff are veterans of one or both of the last two wars.

The following changes in status and location of senior personnel were made:

J. S. Walker was appointed Assistant District Forester Tweed May 1, 1944; W. W. Tweed was appointed Assistant District Forester Parry Sound May 1, 1944; J. Ruxton was appointed Fire Protection Specialist Port Arthur May 1, 1944; A. Leslie District Forester at Tweed was transferred as Forester to the Division of Research at Head Office May 1, 1944; Ross Hyslop became Forester in charge of the Kirkwood Forest Management Unit with Headquarters at Thessalon May 1, 1944; A. Crealock became District Forester Tweed District May 1, 1944; A. Leman was appointed District Forester, Sault Ste. Marie District Sept. 8, 1944; Thos. Thorpe was appointed District Forester Sudbury District Sept. 8, 1944; T. E. Mackey was made Regional Forester for the Central Region with Headquarters at North Bay Sept. 8, 1944; G. F. Meyer Assistant District Forester at Port Arthur was transferred and made District Forester at Kenora Oct. 1, 1944; J. M. Whelan was appointed Timber Specialist at Fort Frances Oct. 1, 1944; E. L. Ward District Forester in Algonquin District was appointed Regional Forester at Kapuskasing Oct. 1, 1944; W. D. Cram was appointed Regional Forester for the Western Region, Oct. 1, 1944; P. McEwen was appointed Regional Forester for the Southern Region and Superintendent of the Forest Ranger School, Oct. 1, 1944; J. S. Walker was appointed Assistant District Forester, Algonquin District Oct. 1, 1944.

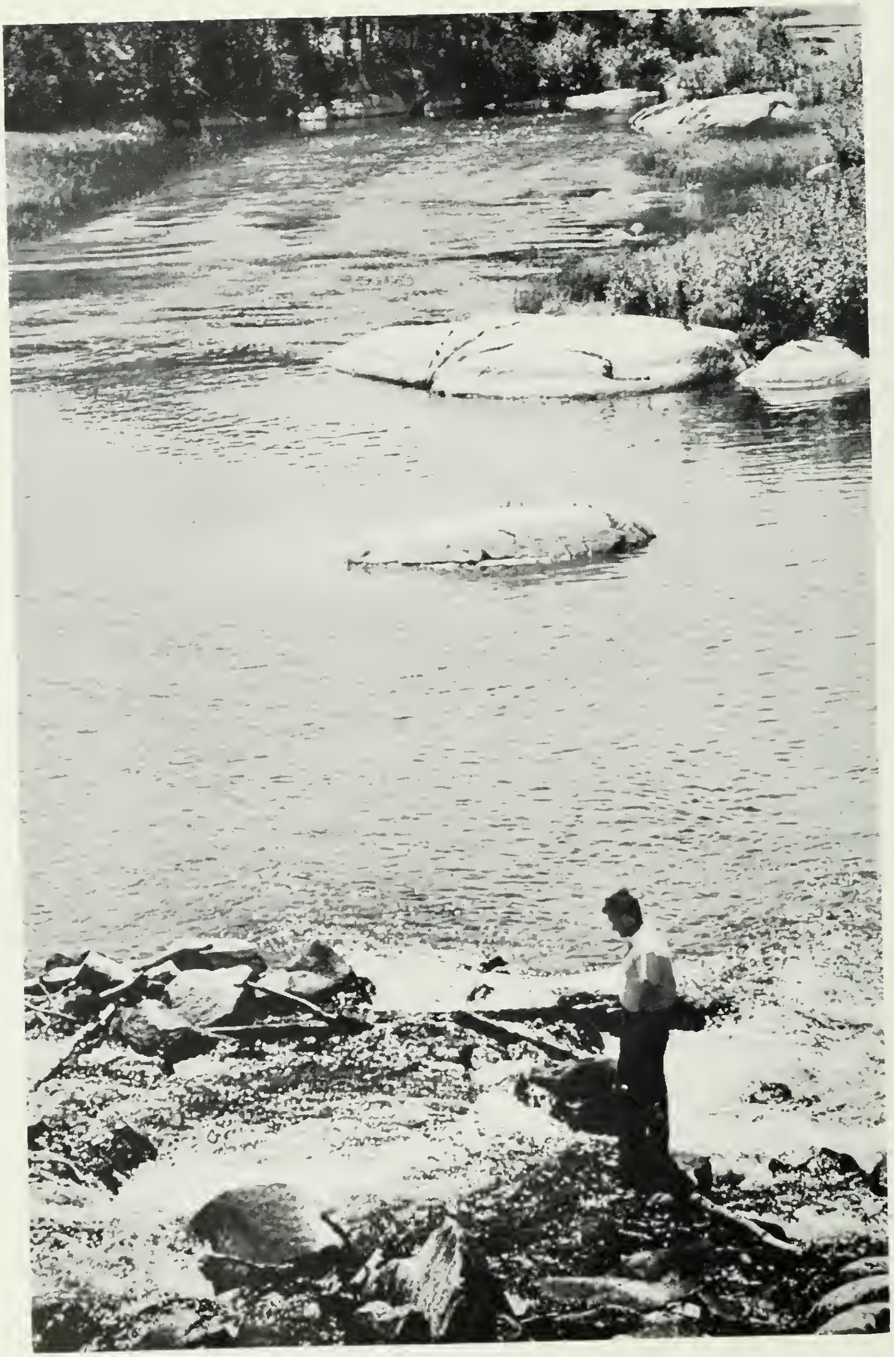
G. H. R. Phillips returned from service in the R.C.A.F. and was appointed District Forester Algonquin District, Oct. 1, 1944; N. Sauerbrei was made Fire Protection Specialist at Port Arthur Nov. 1, 1944; J. P. Marchildon was made Land Administrator at North Bay, Nov. 1, 1944; Jas. Ruxton was transferred from Port Arthur to Parry Sound as Fire Protection Specialist, Nov. 1, 1944; J. M. Whelan was appointed Acting District Forester, Fort Frances Nov. 2, 1944; W. W. Tweed was transferred from Parry Sound to Tweed as Assistant District Forester, Dec. 1, 1944.

TECHNICAL PERSONNEL

The number of foresters and other technically qualified personnel employed by the Department was as follows:—

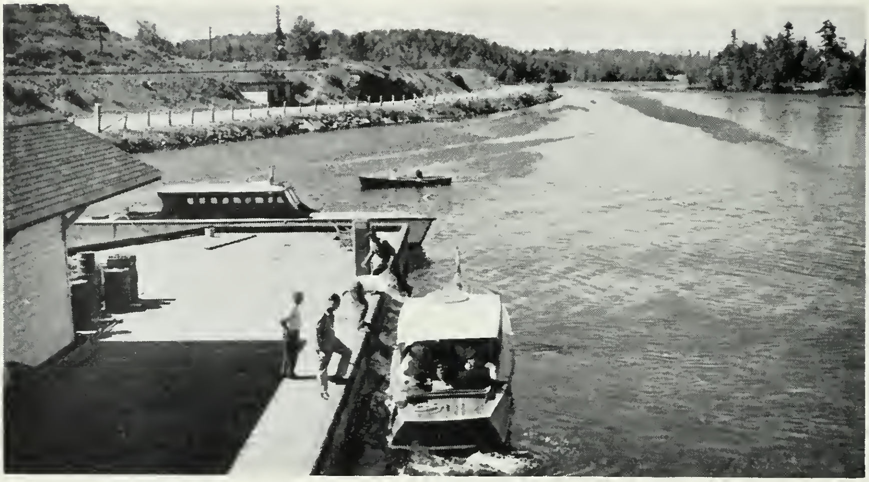
	Head Office	*Field*	*Totals*
Foresters	26	28	54
Others	13	16	29
Total	39	44	83

Of the above, twelve Foresters were in the armed forces. Seasonally employed Foresters are included.



Looking for One of the Big Ones in the Fast Flowing Waters of a Northern River

Well Worth Protecting — Scenic Beauty in the Vicinity of Kenora



TRAVEL BY RAIL, CAR OR BOAT IN TIMAGAMI

Civil Service Classifications

The committee appointed by the Government to revise the classification of the Provincial Civil Service have been functioning consistently. Officials of this Department have necessarily given much thought, research, and deliberation in furtherance of the project, in order that within the Department the qualifications, duties, and salary spread may be up to date, strictly compatible with our requirements and fair and just to the individual.

As a result, the first part of the Ontario Public Service revised classes and compensation schedules will issue at an early date.

STAFF

(*a*) ATTENDANCE RECORDS

The route prescribed for recording attendance has produced a detailed and methodical record, which shows staff distribution by classes, districts, and divisions, with definite indication of trend and incidence. An alphabetical record is maintained of all absences and lates by months and years for reference purposes.

(*b*) STRENGTH OF STAFF

The number of employees in the permanent and continuous temporary classes, in the inside and outside services was as follows:

	Class		
Service	Permanent	Continuous Temporary	Total
Inside	115	42	157
Outside	209	263	472
Total	324	305	629

The number of employees by different classes by months throughout the fiscal year is shown in the following table:

Recreational Value of Crown Land is Apparent in this Aerial View Taken near Kenora

DEPARTMENT OF LANDS AND FORESTS

DISTRIBUTION OF EMPLOYEES BY CLASSES AND MONTHS

Month	Inside Staff				Outside Staff					
1944	1 Perm.	2 Cont. Temp.	3 Cas.	Total	1 Perm.	2 Cont. Temp.	3 Cas.	Extra	Total	Grand Total
April	115	23	4	142	200	252	610	123	1062	1204
May	115	27	3	145	204	252	1359	2243	1815	1960
June	113	30	6	149	198	262	1376	1208	1836	1985
July	113	32	10	155	200	261	1309	1487	1770	1925
August	115	34	6	155	200	271	1210	1515	1681	1836
September	115	33	5	153	205	273	929	193	1407	1560
October	115	35	5	155	205	278	497	122	980	1135
November	113	39	4	156	205	271	427	13	903	1039
December	112	42	4	158	211	257	354	...	822	980
1945										
January	115	41	5	161	203	264	335	...	802	963
February	114	41	7	162	209	263	342	...	814	976
March	115	42	8	165	209	263	512	...	984	1149

1. Permanent employees
2. Continuous temporary
3. Casual

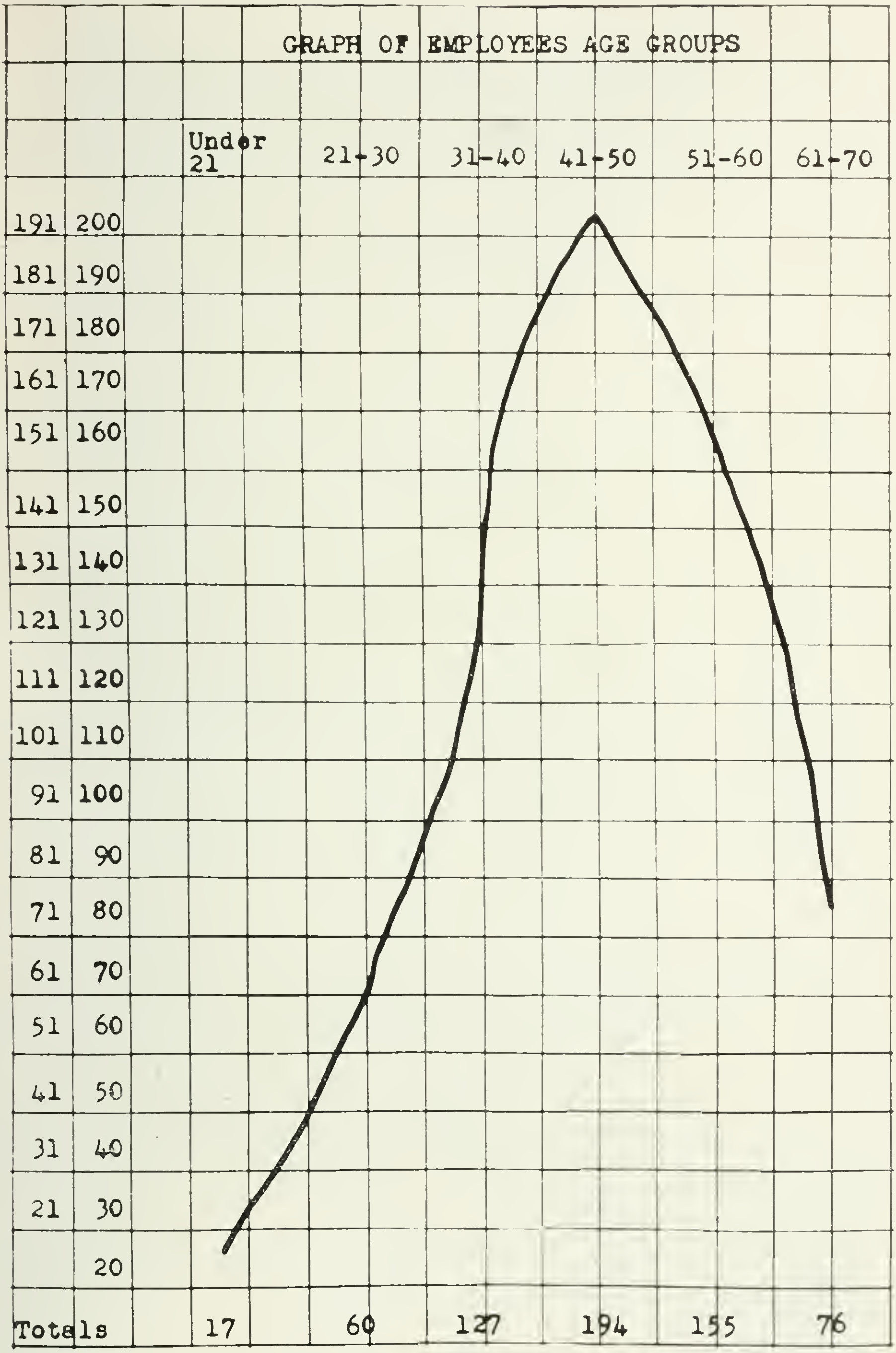
c. Age Group Distribution

The distribution of age groups among the permanent and continuous temporary employees is shown in the following table:

Distribution of Age Groups

Department of Lands and Forests Employees

Age Group	Permanent	Continuous Temporary	Total
Under 21	8	9	17
21-30	25	35	60
31-40	71	56	127
41-50	125	69	194
51-60	67	88	155
61-70	28	48	76
Totals	324	305	629



Age Groups

Age groups distribution: Permanent and continuous temporary employees

TRAINING

a. *Head Office Training Course*

Courses of instruction for various new members of head office staff and for selected employees from the field, were continued at Head Office. The course lasting up to forty-four days in the several Divisions was designated to acquaint employees more intimately with routine procedure and principles. The results have been good, and the work will be continued and extended in the interest of increased efficiency.

b. *Special University Course in Forestry*

Four men from the staff attended special courses in Forestry at the University of Toronto.

c. *Forest Ranger School*

The Forest Ranger School at Sherwood Camp in Haliburton, was attended by certain employees of the Department, to increase their efficiency in the work of the field in elementary forestry and kindred subjects. Employees taking that course, and the Districts represented were as follows:

ALGONQUIN:	Basil Boyle, A. L. Dunne, Joseph Tait
COCHRANE:	O. G. Harris, N. F. Walsh, R. E. Woodall
GERALDTON:	J. A. Jarvis, G. A. McAdam, A. Grasser
KAPUSKASING:	J. H. Clavelle, J. W. Colley, Bogert Wilson
KENORA:	C. Mackey, R. Alcock, W. Kitt
NORTH BAY:	W. Adair, W. G. Hawley, E. Lafleur
PARRY SOUND:	R. E. Simplon, P. Cassidy, John Wilson
PORT ARTHUR:	M. Sauerbrei
HEAD OFFICE:	R. S. McCormack
SAULT STE. MARIE:	R. D. McMemeny, Bruce Walsh
SIOUX LOOKOUT:	H. S. Anderson, R. Taylor, J. A. Wynd
SUDBURY:	J. E. Morin, W. J. Stinson, E. W. Bouchey, W. P. O'Donell
TWEED:	Earl Goodman, H. Taylor

Dominion Provincial Youth Training Programme

The Department has been able to give extensive cooperation through its field organization in furthering the objectives of the Dominion Provincial Youth Training Programme and the benefits derived from this project have been most satisfactory.

With the centralization of trade schools and academic classes of various kinds at Gould St. in Toronto, with subsidiary centres at various points in the Province, the educational work, particularly with respect to returned soldiers, will become more effective, and the Department of Lands and Forests will give cooperation wherever possible.

Incidentally, the Department will obtain the benefits of Job Instruction Training for selected members of the staff, with a view to active dissemination of appropriate features of Job Instruction throughout the service, both at Head Office and in the field.

Investigations

From time to time for the purpose of presenting an accurate cross section of controversial matters, reports have been made, and through these, solutions to a number of problems have been found.

ONTARIO

Honour Roll

COMMEMORATING THE NAMES OF MEMBERS OF THE DEPARTMENT WHO ARE SERVING WITH HIS MAJESTY'S ARMED FORCES.

Department of Lands and Forests

PERMANENT

Adamson, M. A.
Allen, R. C.
Baker, M. H.
*Bliss, R. H.
Boultbee, R.
Bragg, V. E.
Bray, F.
Brett, Muriel, P.
*Canning, H. A.
Chapman, W. G.
*Clucas, C. M.
*Culliton, J. P.
*Day, H. W.
Dawson, F. J.
Delahey, G.
Donnelly, J. T.
Foster, G.
*Halliday, R.
Liddle, C.
Love, A.
McCausland, H. L.
McMahan, N. B.
McMillen, H. J.
*MacBean, R. R.
Madigan, B. W.
Mills, C. R.
*Moody, N.
Mulholland, S.
Noble, C. E.
*Phillips, G. H. R.
Phillips, H. J.
Prentice, J. M.
Rawlinson, M. E.
Rorke, J. B.
*Slattery, J. M.
Stanley, F. W.
*Strain, J. H.
Taylor, J. M.
Wattie, C. M.
Willmot, F. F.
Wilson, A.

CONTINUOUS TEMPORARY

Armstrong, W.
Barron, J.
*Crossley, C. C.
*Dolan, P. M.
Forster, W. F.
Holmberg, C. E.
Johnson, S. C.
Larry, C. C.
Longley, G. M. B.
McConnell, L. J.
Mason, J. E.
Mitchell, A. S.
Middleton, H.
Murray, G.
Murray, J. E.
*McGoey, A. J.
Nylund, N.
Sider, F. E.
Soucie, T. A.
Speight, H. C.
Way, J.
Westaway, H. W.
Wright, R. E.
Wyborn, J. S.
Young, R. J.

CASUALS

Abbot, R.
Ackwood, H.
Adams, W. W.
Albert, E.
*Albert, G.
*Allan, D.
Allard, J.
Alton, H. T.
Anderson, A. E.
*Amm, C. F.
*Arkell, T.
Audet, L.
Auger, F.
Bailey, J.
Baker, J. E.
Baldwin, G. L.
Ball, A.
Bancroft, W. E.
Barrett, A.
Barsalou, E.
Bedard, P. A.
Beliek, T.
*Bellas, A.
Bellavance, P.
Belmore, O.
Bennett, S.
Bergevin, J. J.
Bilski, J. P.
Bishop, H.
Bockes, H. C.
Boileau, R.
Boissoneau, A. H.
Boucha, A.
Bouchard, E.

Honour Roll

Bouchey, G. P.
Boudreau, F.
Bowen, H.
Brown, O.
Brown, M. R.
Bruce, D.
Buchanan, S.
Burns, A.
Bussineau, J. S.
Campbell, D. J.
*Campbell, W.
Carey, D.
Caron, R.
*Carpenter, H.
Carson, J.
Chamilliard, F.
Clavelle, P.
Cleavely, W.
Clifton, C.
*Clipperton, W. H.
Cook, G.
Cooke, A.
Cooper, C. W.
Cooper, D. A.
Cote, L.
Coulter, J.
Cox, C. D.
*Cronmiller, L. G.
Croome, W. B.
Crysdale, J.
Dahlin, G. J.
Davidson, D. L.
Davies, J.
Davis, Wm.
Dawley, F.
Day, B. G.
Day, C. E.
Deer, J.
Deschamps, P.
Dickinson, P.
Donaldson, R.
Donnelly, E. R.
Doyle, M. J.
Drake, D.
Duff, G. A.
Dustak, F.
Earl, A.
*Eccles, W. R.
Elmer, A.
Ennis, H.
Erickson, E.
Espaniel, A.
*Ferguson, H. A.
Ferris, B.
Fleming, E. M.
Florence, A. G.
Forsythe, H.
Fortin, M.
Fortunato, G.
Frenette, J. A.
Froud, H. G.
Furlong, A. J.
Furlong, P. A.
Gagnon, N. R.
Gagnon, Wm.
Garrow, H.
Gauld, G.
*Gibbons, A.
Gideon, R. G.
Girvan, T.
Gontier, M. A.
Goodall, P.
Gorman, C.
Green, R.
Green, R. G.
Greenshields, K.
*Greenwood, J. J.
Gresky, A.
Gregg, G.
Habel, J. R.
Hall, T.
Hallada, Wm.
Hallatt, H. M.
Hamilton, J.
Harnden, A.
Harness, T. E.
Harrison, J. C. R.
Hay, J.
Hayes, R.
Hayward, J.
Heaven, A. C.
Heggart, L. G.
*Hey, S.
Hines, L.
Holmes, J. J.
Holmes, R.
Hoover, R.
Howe, D. J.
Hughes, S.
Humphrey, S.
Hupka, W.
Ibey, L.
Irving, A. L.
Irwin, R.
Jobson, Cl.
Jobson, Ch.
Jobson, G.
Johnston, J.
Johnston, F. W.
Jones, T. B.
Jorgenson, G.
Keesic, E.
Kennedy, Wm.
Kennedy, Wm.
Kerr, G.
King, A.
Kingston, T. H.
Kirk, M. D.
Koski, W.
Kohls, H.
Labatte, W.
*Ladouceur, E. J.
Laird, T. F.
Lambert, F.
Languerand, R.
Larrson, H. C.
LaRue, A.
*Laurin, R.
LeBleur, E.
LeBleu, L.
Lehtinen, M.
Lepine, E.
Linklater, C.
Logan, D.
Lunam, Wm. C.
*MacAinsh, G.
*MacAinsh, M.
MacGillivray, J. E.
MacQuire, C. H.
MacMartin, J.
Mansfield, S.
Martel, L. J.
Martin, R. C.
Maskerine, P.
Mason, W. J.
*Mawn, V.
Melin, E.
Miller, F. M.
Mills, R. A.
Minolettie, F.
Montgomery, R.

Honour Roll

Moore, C. K.
Moore, G. W.
*Moore, J.
Morden, Wm.
Mousseau, R. J.
Mullin, R. E.
Mulvihill,. J.
Munro, N. B.
Murray, J,
McAuley, A.
McAuley G. D.
McBride, J. S.
McCallum, L.
McCann, A. B.
McCauley, W.
*McCausland, R. O.
McClelland, C. A.
McCuaig, G. A.
McCuaig, S.
McDonald, C.
McDonald, Wm.
McDougall, A.
McDowell, S.
McGraw, H.
McGuire, C.
McKenna, G.
*McKenna, R.
McKie, G.
McLean, L.
McLeod, F.
McLeod, J.
McLeod, R.
McNally, A.
McNally, J.
McPhee, L.
McWatch, H. H.
McWatch, R. S.
Nelson, W. F.
Newell, J. J.
Newton, F.
Nicholas, T.
Nuttall, A.
Obery, L.
Ogima, I.
*O'Neill, P.
O'Neill, W. H.
*O'Shea, J.
Otway, M.
Owen, D.
Palmer, H. T.
Parker, A. F.
Parmeter, W. R.
Paterson, L. S.
Patterson, J.
Pattison, R. H.
Paxton, J.
Peacock, R. S.
Pelletier, G.
Pelletier, E.
Paplenskie, F.
Perry, S.
Peters, W.
Peterson, K.
Pigott, Wm.
*Poirier, J. J.
Ponton, L.
Rajala, U.
Readman, R. W.
Regan, J.
Reid, J.
Renoud, H. T.
Retty, R.
Rioux, D.
Ritchie, E.
Roberts, S. V.
Robinson, L.
Robson, C.
Rolph, S.
Rose, C.
Ross, A.
Ross, G.
Ross, C.
Rugman, E.
*Russell, P.
Ruth, H.
Sabadoz, J.
Samuels, V.
Sarazin, G. J.
Sargent, J. J.
Schreiber, H.
Scott, W.
Seed, G. K.
Seller, R. G.
Seller, K.
Sexton, J.
Shaw, H.
Shirk, O.
*Simpson, R.
Small, S.
Soderman, L.
Sommers, V.
Sprickerhoff, H.
*Stein, W. J.
Stevens, E. E.
Stewart, C.
Stone, A. W.
Stone, E.
Strain, R.
Stray, A.
Strutt, E. A.
Stuart, H.
Suffron, Wm.
Sunstrom, P.
Tario, H. R.
Taylor, D. W.
Taylor, G.
Taylor, J. A.
Thetford, W.
Thompson, H. J.
Thurston, W. A. B.
Tremblay, B.
Trochinchuk, Wilfred
Trochinchuk, William
Troke, J. A.
Turnbull, Wm. G.
Turner, D. G.
*Turner, E.
Turner, S.
Turner, J.
Uren, E. F.
Vennechenko, W. H.
*Watson, Wm.
Webb, H. C.
Weir, C.
Wesley, R.
Wetow, W.
Whitefield, H.
Wigmore, Wm. J.
Williams, D. R.
Williams, R.
Willis, L. G.
Wilson, Thos.
Windsor, A. D.
*Wrigglesworth, W.
Wyder, J. J.
Wyllie, G.
*Yavner, S.
Yuill, J. D.
Zepik, O. A.
Zrobac, N.

This is a complete list of enlistments up to March 31, 1945.

*—This signifies the employees returned to duty with the Department.

Accident Prevention and Workmen's Compensation

Preliminary studies have been made with a view to improving safety measures throughout the service, reducing Workmen's Compensation costs, and eliminating as far as possible absences due to preventable accidents. The cost of compensation for the fiscal year was $14,540.02, which is a little below the average of $15,036.30 for the preceding nine years. A break-down of the over-all figure for the year indicates that pensions rated highest, with a cost of $6,828.58, followed by wages totalling $4,046.11, and medical aid cost of $3,665.33.

Staff Suggestion Plan

Under this heading forty-two suggestions were received and acknowledged. The reaction of the staff to the plan is encouraging evidence that their hearts are in their work.

The following awards were made:

Miss Audrey Morrison, Operation and Personnel; F. R. Parmeter, Chief Forest Ranger, Kenora; J. C. Dillon, Fire Protection Specialist, Sudbury; M. Sauerbrei, Chief Fire Ranger, Port Arthur, H. E. Kedey, District Lineman, Sudbury; E. C. Burton, Division of Air Service, Sault Ste. Marie; Allan Shaw, Chief Forest Ranger, Kenora; H. M. Jackson, District Accountant, Sioux Lookout; H. E. Kedey, District Lineman, Sudbury; R. H. Keenan, Radio Technician, Sudbury.

Staff Meetings

The Annual Regional Conferences were arranged for the Southern and Central Regions at Sudbury, March 22-23, 1945, the other regions to follow early in the new fiscal year. It is planned that these conferences will be held immediately prior to the annual District Foresters' Meeting. The latter was held at Head Office, Jan. 22-25, 1945. Periods were allotted to the various Head Office Divisions in the mornings, and in the afternoons general meetings were held. The opening meeting was addressed by S. R. Eyre, Senior Silviculturalist of the Lake States Forest Experimental Station who spoke on the management of jack pine.

Superannuations

The following employees were superannuated during the course of the year:

James Terry, stationary engineer and caretaker in the Air Service at Sault Ste. Marie; superannuated November 13, 1944; William Elliott; chief forest ranger at Sudbury; superannuated February 16, 1945; Miss Florence L. Griffith, stenographer in the Division of Lands and Recreational Areas (Miss Griffith died later in the year).

Deaths

The following deaths are regretfully reported:

W. W. Adams, forester during the summers, drowned at Kapuskasing October 12, 1944; J. C. Boyle, caretaker at Sioux Lookout, died in Winnipeg April 26, 1944; William Cobourne, deputy chief forest ranger at Cochrane; died July 16, 1944; T. A. Goodwin, district storeman at Cochrane, died July 15, 1944; Miss Florence L. Griffith, stenographer in the Division of Lands and Recreational Areas; died June 8, 1944; H. S. McCausland, forester, Division of Timber Management; died November 6, 1944; J. P. Marchildon, district forester at North Bay; died December 16, 1944; Norman Vanderburgh, scaler at Sudbury; died January 12, 1945; J. S. Walker, assistant district forester at Pembroke; died in Montreal on March 17, 1945.

Eight Out of Ten Forest Fires are Caused by Carelessness

Ever on the Alert for Forest Fires — a P.A.S. Norseman Returns to Base

St. Williams Forest Station

Office of Information and Education

Lack of sufficient personnel, due to the continuation of the war throughout the year, has made it impossible to carry out the functions of the office of information and education to the extent desired. The staff consisted of the supervisor, one full-time clerk stenographer, one occasional stenographer, and one full-time field lecturer. The supervisor continued to carry out many duties other than information and education proper. Release of men at the termination of the war should make it possible to carry out the plans which have been drawn.

The information and education work undertaken in the past year may be presented as follows:

General Inquiries

The volume of inquiries by letter, telephone and personal call increased still further. The subjects of inquiry concerned almost every imaginable question concerning the Department's administration, and many others as well. This is regarded as an index of increased public interest in the natural resources under the Department's jurisdiction.

Articles

Articles were prepared for a number of periodicals and journals, and assistance was rendered to the authors of many additional articles for publication in magazines and newspapers. A page of copy was written each month for a popular outdoors magazine. This is a most fertile field of endeavour, as the masses of the people who read these magazines learn therein the extent and value of the forest resources of the Province, and of their administration.

Department Publications

The following publications were completed during the fiscal year:

The Ganaraska Watershed
Pedology "The Dirt Science"
Annual Report of the Minister of Lands and Forests, 1942-43.
Systems of Forest Cropping
Wings over the Bush
Algonquin Park Folder
Rondeau Park Folder
Summer Resort Lands in Ontario
Lands for Settlement
Birds of Algonquin Park
Parasites of Fish, Algonquin Park
Addenda to Manual of Scaling Instructions
Crown Timber Regulations
Manual of Public Land Administration
Rondeau Park Regulations
Woodmen's Employment Act
Forest Products Chart
Administrative Divisions Chart (revision)
Ontario Forest Atlas (revision)
Forest Tree Planting (reprinted)
Windbreaks and Shelterbelts (reprinted)

The following publications were in course of preparation, but are not completed to date.

Forest Trees of Ontario
Fire Fighter's Manual

Publications for distribution

At the present time, the following Departmental publications are available for distribution:

Timber Management
- Forest Resources of Ontario
- Crown Timber Regulations
- Crown Timber Dues
- Procedure to Cut Timber from Crown Lands
- Systems of Forest Cropping
- Forest Products Chart
- Woodmen's Employment Act

Forest Protection
- Forest Fires Prevention Act and Regulations

Air Service
- Wings over the Bush

Reforestation
- The Farm Woodlot
- Windbreaks and Shelterbelts
- Forest Trees for Distribution
- Forest Tree Planting
- Glacial Pot Hole Area, Durham County, Ontario

Lands and Recreational Areas
- The Public Lands Regulations
- Lands for Settlement in Ontario
- Summer Resort Lands in Ontario
- Algonquin Park
- Rondeau Park
- Birds of Algonquin Park

Operation and Personnel
- Administrative Divisions Chart

Surveys and Engineering
- List of Townships in Province of Ontario
- List of Lithographed Maps and Plans

Research
- Pedology "The Dirt Science"
- D.D.T. in Ontario Forests

General
- Annual Reports of the Department
- Indians of Ontario ($1.00 per copy)
- Ontario Forest Atlas ($1.00 per copy)
- The History and Status of Forestry in Ontario
- Definitions of Important Branches of Forestry

Field Lectures

A field lecturer conducted a forest fire prevention lecture tour in Northern Ontario during the past year. A summary report follows:

FOREST FIRE PREVENTION LECTURE TOUR

April 1st, 1944 to March 31st, 1945

District	Schools		Public Meetings	Total
	No.	Attendance	Attendance	Attendance
Port Arthur	33	8,307	252	8,559
Geraldton	3	175	121	296
Sault Ste. Marie	51	4,905	562	5,467
Kapuskasing	6	1,552	435	1,987
Sudbury	88	11,053	1,157	12,210
North Bay	135	10,583	194	10,777
Algonquin	71	7,833	270	8,103
Cochrane	74	7,893	346	8,239
Tweed	44	1,590	......	1,590
Total	505	53,891	3,337	57,228
COUNTIES				
Kent	69	3,750	141	3,891
Elgin	77	3,826	......	3,826
Total	146	7,576	141	7,717
Boys—Girls Summer Camps		4,419	1,683	6,102
Grand Total	651	65,886	5,161	71,047

One lecturer could not cover adequately the whole of northern Ontario in a year. Limited time was allotted to as many forest districts as could be covered. Each district visited received about half of adequate coverage. Judging by the response from the districts, and from numerous individuals, there is a very definite need for these lectures.

As indicated in the last report, a minimum of five lecturers is needed in order to give proper coverage.

Press

Press releases were usually made by the Minister's or Deputy Minister's office in Toronto, and by the District Foresters' offices in the field. It is hoped that greater assistance may be rendered in this regard when the Information and Education office is more adequately staffed. Growth of publicity given to Departmental affairs is indicated by the following figures of space carried in Ontario newspapers for the calendar years 1944 and 1945:

YEAR	NO. OF NEWSPAPERS CARRYING ITEMS	INCHES OF SPACE GIVEN TO DEPARTMENTAL AFFAIRS
1944	14	565
1945	19	1017

Photographs and Slides

It was impossible to secure a sufficient number of high class photographs to meet requirements. A staff photographer is needed. Cameras are not yet available. Film was very scarce, particularly in color.

A method of working out a production program with newspaper and free-lance photographers in northern Ontario should be developed.

Three days before the close of the fiscal year, a new member of staff, just out of the Royal Canadian Air Force, was attached to the Information and Education Office to take charge of photography, and all visual programming.

Motion Pictures

A new motion picture, titled "Tomorrow's Timber", on the subject of forest fire prevention has been made available, through the services of the National Film Board. This picture, while filling a great need, will be useful for eighteen months, by which time the majority of northern Ontario audiences will all have seen it. Failure to obtain new films will mean that our lecture tour programme effort will be severely handicapped.

Schools

In order to develop school programs to the extent desired, it will be necessary to employ one man full-time, to prepare teachers' aids, in co-operation with educational authorities. During the past year a larger flow of inquiries was received from school teachers and pupils. Under the circumstances we were able to supply only publications and typed material.

Exhibits

No exhibits were made during the year. This excellent means of attaining public interest and co-operation will not be undertaken until after the war. Exhibit material is most useful in store window poster displays at conventions, and in planned exhibits at fall fairs and exhibitions.

Signs and Posters

Five new fire prevention posters were designed last year and are in use. The new posters differ from those already in use (which were black lettered on a yellow background without art work) by being illustrated in colour.

Advertisements

Most of the routine business advertising consisted of items calling for tenders to cut timber. Display advertising consisted almost entirely of fire prevention appeals in magazines. Seventeen such advertisements were placed during the year.

White Water Invites the Fisherman

Office at St. Williams Forest Station

DIVISION OF REFORESTATION

The work of the Reforestation Division this last year has been concerned largely with the promotion of reforestation among private landowners, and with municipal organizations in southern Ontario. The work of the Zone Foresters on extension is beginning to show good results and it is expected, with the development and intensifying of zone forestry work, that considerable improvement will be made in the forest planting plans of the various organizations interested.

County Forests

Considerable interest is being maintained in municipal forestry work, and at the present time several counties have acquired additional land. Owing to lack of labour and supervision, we have been unable to keep up with the planting on the lands recently acquired. It is hoped that with the conclusion of the war, nursery development and improved labour conditions will allow us to overtake the planting needs of the municipalities.

Many of the older County Forests have developed to the stage where improvement work is required, by way of thinnings. This will also have to be held over until the labour situation improves.

Tree Distribution

While the total distribution has declined from the peak year of 1940, it has remained about the same as 1943, namely 10,522,000 in 1943 and 10,999,000 in 1944. It may be interesting to note that the distribution to private land-owners has remained about the same, namely between seven and eight million for the last war years.

We expect an enlarged demand by private land-owners, and also a very big increase in the demand for municipal and provincial planting. A detailed table is shown on page 102 giving the distribution to the various planting projects.

Seed Collection

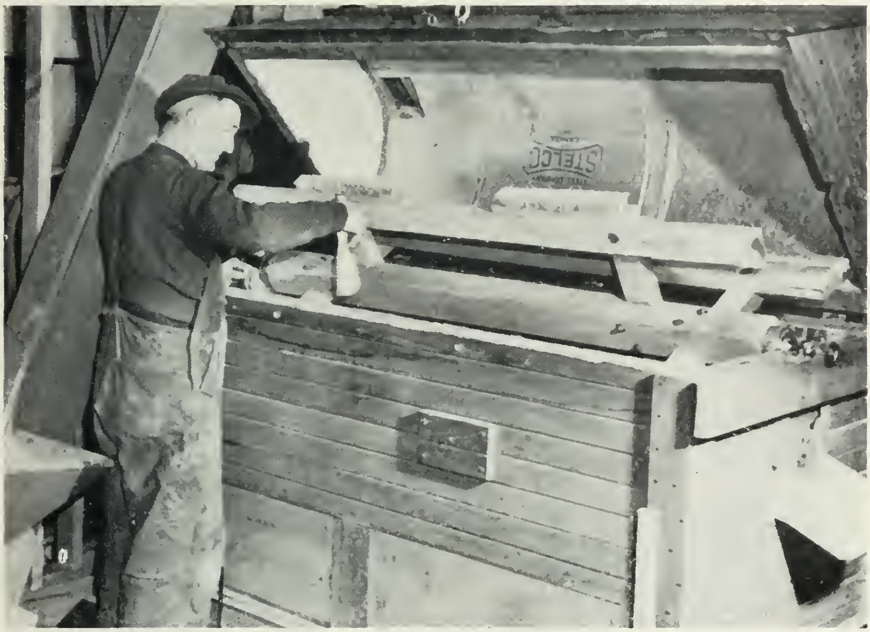
A number of important improvements have been carried out at our seed extracting station at Angus. The Superintendent, Mr. R. S. Carman, has visited modern plants in the Lake States and New York State. It is expected that a better quantity and quality of seed will be obtained with changes in process. I may point out that the securing of an ample and satisfactory supply of seed is the basis for all our work.

Extension Forestry

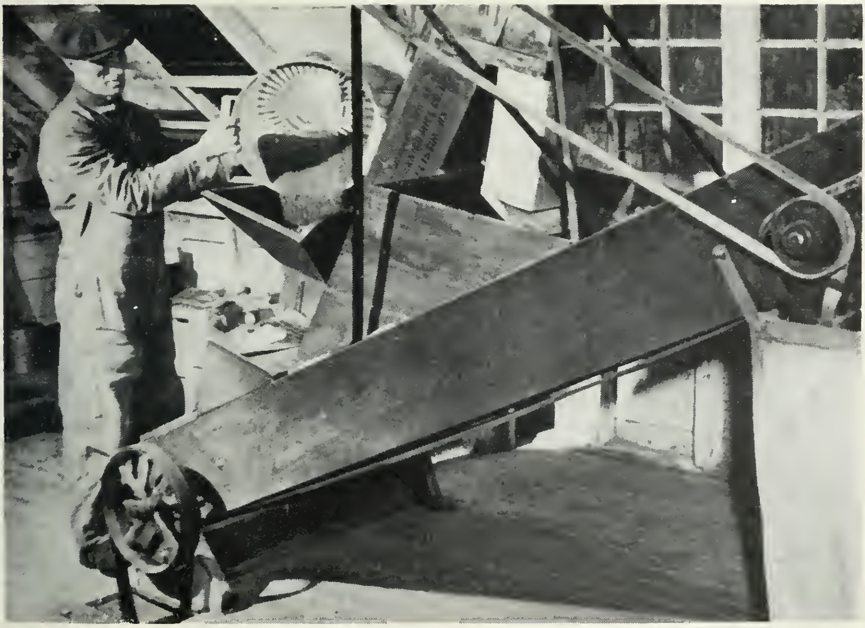
The development of extension work under Zone Foresters is proving to be very satisfactory. It is certain that the size of the zones will have to be decreased, by the addition of further foresters in charge of smaller units. With an increased interest in municipal forestry, school forestry work, and a general awakening to the need for reforestation our zone foresters are finding their time well taken up in preparing planting plans, lecturing, and various educational activities.

Cones are Dried on the Drying Trays and Emptied into the Cone Shaker at the Seed Extraction Plant, Angus

The Cone Shaker in Action at the Seed Extraction Plant, Angus



THE WINGING MACHINE AT THE SEED EXTRACTION PLANT, ANGUS



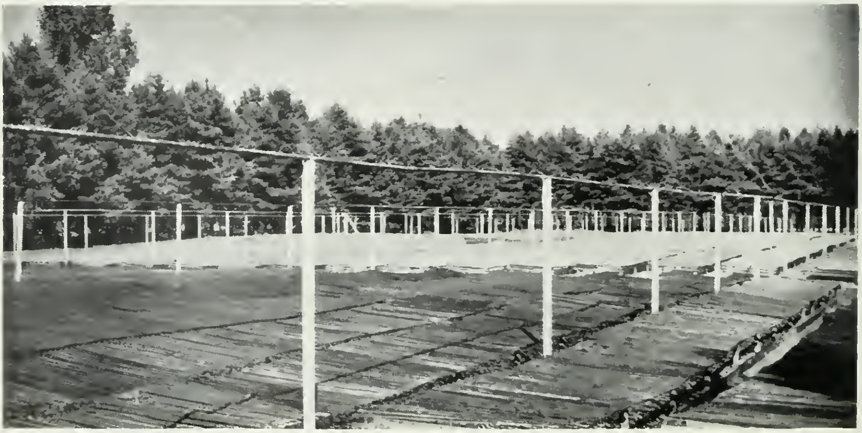
THE NEEDLER, AT THE SEED EXTRACTION PLANT, ANGUS

TABLE NO. 1

SUMMARY OF TREES DISTRIBUTED

1944 (July 1, 1943 to June 30, 1944)

	Total Shipments	Conifers	Hardwoods	Total Trees
PRIVATE LANDS:				
Reforestation and Windbreaks	5,590	6,704,410	1,121,598	7,826,008
School Children	1,295	827,693	337,924	1,165,617
SEMI-PUBLIC PROPERTIES	49	62,622	9,885	72,507
MUNICIPAL PROPERTIES:				
County Forests	18	645,575	68,400	713,975
Forest Plantations	52	360,375	87,687	448,062
Roads	14	78,375	9,550	87,925
School Grounds				
School Demonstration Plots				
Sundry	27	30,255	21,531	51,786
PROVINCIAL CROWN LANDS:				
Forest Stations				
Northern Plantations				
Ranger Plantations	10	39,725	2,050	41,775
Air Services				
Nurseries				
Parks	2	4,500		4,500
Highways	1	2,700		2,700
Hydro Electric Power Commission	2	800		800
Hospitals	1	2,500		2,500
Penal Institutions				
Sundry	6	31,450	12,700	44,150
DOMINION CROWN LANDS:	22	52,148	4,980	57,128
MISCELLANEOUS	121	389,077	90,869	479,946
TOTAL	7,210	9,232,205	1,767,174	10,999,379



SEED BEDS AT ST. WILLIAMS NURSERY

Table No. 2

Trees Distributed to Private Landowners

(July 1, 1943 to June 30, 1944)

County or District	applicants	Conifers	Hardwoods	Totals
Algoma	25	6,710	2,685	9,395
Brant	129	142,411	30,514	172,925
Bruce	181	113,283	44,978	158,261
Carleton	60	27,732	11,522	39,254
Cochrane	7	235	220	455
Dufferin	50	29,550	12,450	42,000
Dundas	39	28,171	8,690	36,861
Durham	139	393,977	42,149	436,126
Elgin	203	522,453	97,924	620,377
Essex	162	53,786	18,020	71,806
Frontenace	50	22,973	9,279	32,252
Glengarry	46	13,880	8,099	21,979
Grenville	12	5,414	237	5,651
Grey	214	114,787	26,810	141,597
Haldimand	97	43,578	27,915	71,493
Haliburton	32	30,606	3,665	34,271
Halton	91	60,450	19,249	79,699
Hastings	42	32,354	9,119	41,473
Huron	247	85,836	38,212	124,048
Kenora	3	284	78	362
Kent	90	140,112	23 192	163,304
Lambton	119	398,017	19,334	417,351
Lanark	35	17,377	2,744	20,121
Leeds	31	30,085	5,109	35,194
Lennox and Addington	25	19,205	2,632	21,837
Lincoln	90	41,775	9,210	50,985
Manitoulin	18	10,090	3,435	13,525
Middlesex	237	173,651	44,078	217,729
Muskoka	93	159,425	4,463	163,888
Nipissing	10	8,175	2,310	10,485
Norfolk	360	1,492,381	130,282	1,622,663
Northumberland	90	93,667	13,858	107,525
Ontario	190	325,120	33,755	358,875
Oxford	177	140,804	70,731	211,535
Parry Sound	80	204,470	12,152	216,622
Patricia	....	....	....	....
Peel	164	83,831	29,053	112,884
Perth	98	27,239	15,444	42,683
Peterborough	148	97,861	15,045	112,906
Prescott	19	21,190	3,760	24,950
Prince Edward	36	8,689	15,555	24,244
Rainy River	9	555	833	1,388
Renfrew	36	51,925	1,375	53,300
Russell	24	23,216	2,408	25,624
Simcoe	325	492,534	36,029	528,563
Stormont	27	7,384	8,251	15,635
Sudbury	27	45,790	2,005	47,795
Thunder Bay	23	7,011	3,072	10,083
Temiskaming	29	5,631	2,571	8,202
Victoria	41	30,133	6,964	37,097
Waterloo	127	103,663	22,397	126,060
Welland	162	94,964	34,915	129,879
Wellington	131	67,378	32,493	99,871
Wentworth	114	155,262	15,994	171,256
York	576	397,330	84,334	481,664
Total	5,590	6,704,410	1,121,598	7,826,008

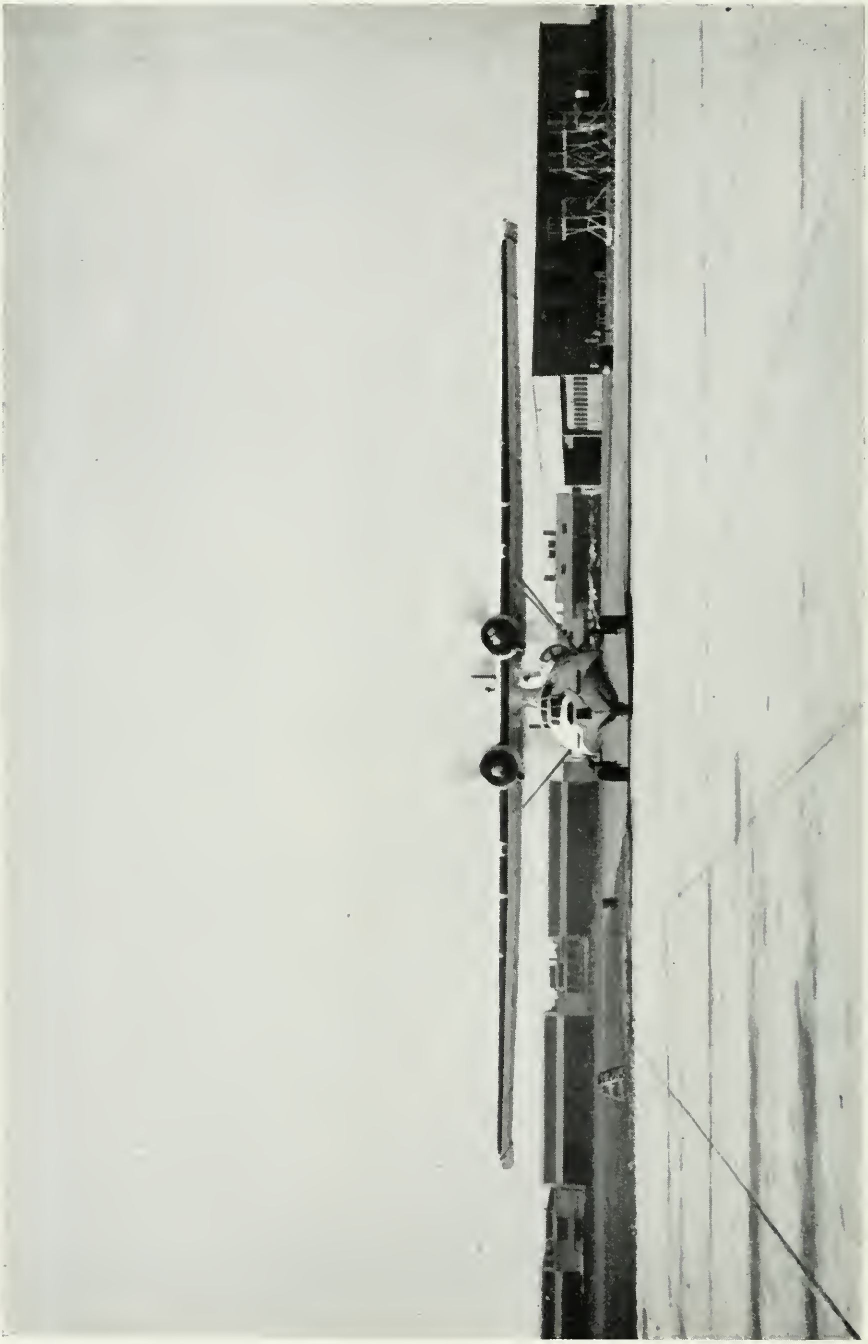
TABLE No. 3

NUMBER OF TREES DISTRIBUTED EACH YEAR—1935-1944

	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944
Conifers	9,467,904	8,484,077	9,247,200	9,984,368	13,963,646	13,831,098	10,946,196	9,480,743	8,434,371	9,232,205
Hardwoods	988,968	1,247,544	1,350,371	1,740,752	2,487,607	2,907,437	2,327,438	1,621,904	1,896,198	1,767,174
Cuttings	281,860	413,222	418,173	527,415	470,653	528,162	237,665	200,540	192,348	......
Totals	10,738,732	10,144,843	11,015,744	12,252,535	16,921,906	17,266,697	13,511,299	11,303,187	10,522,917	10,999,379

SPRICE
NORWAY
SPRICE
WHITE
PINE
HEMLOCK
S FIR

Interior of Seed Storage Vault, Angus



THE DEPARTMENT'S CANSO AIRCRAFT — USED BY THE DIVISION OF RESEARCH

DIVISION OF RESEARCH

During the year the work of this Division was still hampered by lack of staff, though some additions were made as follows:

A. P. Leslie, formerly District Forester at Tweed; J. R. Hutcheon from the Division of Surveys; Dr. C. H. D. Clarke, biologist, who was engaged late in the year for wildlife studies in Provincial Parks. The staff now consists of a Division Chief and assistant, a soil specialist, a forester in charge of management surveys, a supervisor of construction work, a librarian and two stenographers, one of whom was recently added. The forest pathologist transferred to another Division late in the year.

The programme covered during the year is outlined under the following heads:

1. *Biological*
    - a. Soil survey, Port Arthur.
    - b. Management survey, Thessalon.
    - c. Fish survey in Provincial Parks.
    - d. Sulphur fume damage survey.
    - e. Regeneration—sample plot study.
    - f. Insect control experiment.
2. *Economic*—Stumpage study.
3. *Mechanical and Building Programme* near Maple, Ontario.

1. *Biological*

a. *Soil Survey.* This work was carried on by Mr. G. A. Hills in the vicinity of Port Arthur to separate agricultural and forest lands and to delimit lands that are now economically important from the agricultural standpoint.

b. *Management Survey.* This survey was made for the Division of Timber Management on the Forest Management Unit recently established near Kirkwood, Ontario. This Survey was not completed during the current year.

c. *Fish Survey in Provincial Parks.* This study, leading towards management of the fish resources of the Provincial Parks, is a cooperative effort under the direction of Professor W. J. K. Harkness of the Department of Zoology, University of Toronto. Most of the personnel normally engaged on fish study and creel census were employed this year on a study of the biological effects of DDT and other insecticides, as applied for budworm control, on the fauna and flora of the forest.

d. *Smelter Fume Damage Survey.* This work was carried on cooperatively under the authority and direction of the Sulphur Fumes Arbitrator. The National Research Council and the Ontario Research Foundation furnished technical advice and assistance. Quantitative sulphur dioxide recorders were set up at fourteen locations, two of them permanent. The system of reporting smoke from fire towers was extended and twelve portable sulphur dioxide records were established at suitable locations. Automatic recorders were installed at Capreol and Burwash. An airplane was used for mapping the smoke stream, and for sampling it for sulphur dioxide at different levels and on the ground. Increment borings and foliage collections were made to test the effect of fumigations on growth. A study of the distribution of lichens was undertaken, in an effort to find a satisfactory indicator of fume damage. The Meteorological Service of Canada aided in establishing a fully equipped weather station near Sudbury which was of value in correlating weather and smoke conditions.

e. *Regeneration—Sample Plot Study.* This work was started in 1930, but after a good beginning it was abandoned in 1934. Although it was difficult to obtain help this year, four students were finally hired and an attempt was made to salvage some information from the plots established by A. P. MacBean in the vicinity of Martin Lake in 1931-32. Some useful information will be derived from this work, but it is regrettable that this valuable study, which would have yielded much information of use in handling pine forests in the Timagami area was allowed to lapse because of a mistaken idea of economy. As soon as help becomes available this work is to be greatly expanded.

f. *Insect Control Experiments.* The present widespread attack by spruce budworm and the loss of a great quantity of wood, has promoted active cooperation in steps to check the inroads of the insect. Forest Entomological Services of the United States and Dominion governments cooperated actively with this Department in experimenting with control by insecticides. Several insecticides, including DDT, were tested on an infested area in Algonquin Park, both in sprays from the air and from the ground. The aerial sprays were applied from a biplane of the United States Department of Agriculture and from an autogyro rented by the Department of Lands and Forests from a commercial firm.

As the supply of DDT was tied up by war demands, the amount needed for this test was made for the Department by Dr. Breckenridge, of the University of Toronto. A spraying device suitable for the plane and material used was devised by Professor Loudon, Aeronautical Engineer of the University of Toronto, while mixing of sprays and study of effects of the various sprays on insects was under Mr. K. E. Stewart of the Dominion Science Service.

Dr. R. R. Langford and a group of biologists from the University of Toronto collected data on the effect of DDT and other insecticides on the animal life of the forest and streams. The results of the whole experiment were embodied in a report prepared for public distribution by this Division.

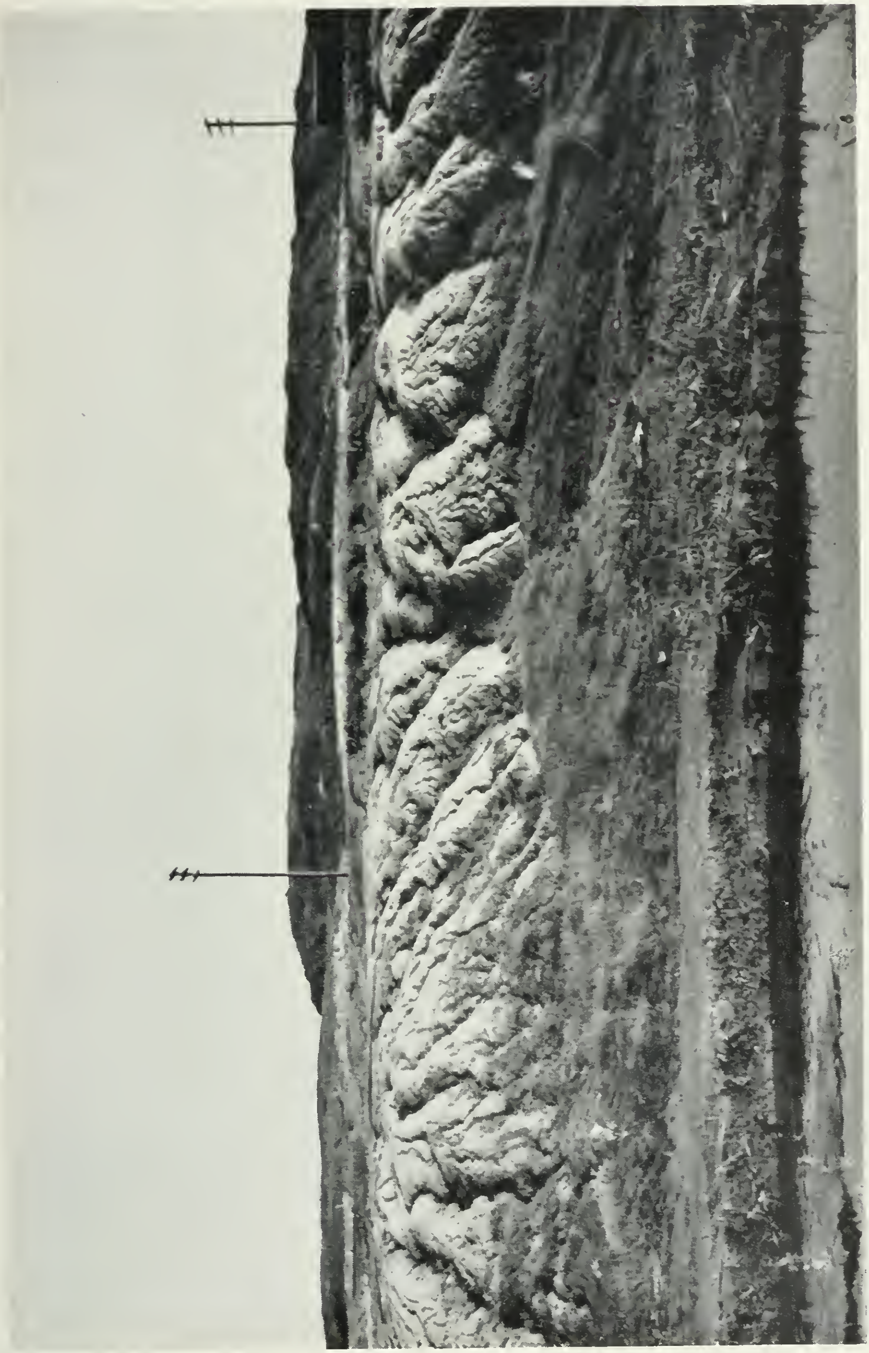
2. *Economic*—Stumpage Study

This is a study of rates paid for Crown timber and is important both from the Departmental and lumber industry viewpoint. Due to the shortage of staff during the war years nothing but an office study has been made, but in the course of the coming year it is hoped to have a party in the field on this project.

3. *Building and Mechanical Programme near Maple, Ontario.*

This project was originally started to provide space for testing equipment such as pumps, hose and other equipment. Space was also to be provided for a chemical laboratory, to perform soil analyses for the soil field survey.

Subsequently it was decided to make office space available for personnel who cannot be satisfactorily accommodated in the present building in Toronto. It is hoped ultimately to have research stations at suitable locations across the Province, where forest conditions may be studied, and proposed treatment of the forest tried out on an experimental scale before being incorporated into practice.



Soil Erosion near Sudbury

Reducing the Scale of a Map with a Precision Pantograph

DIVISION OF SURVEYS AND ENGINEERING

Under Survey Instructions, the following surveys were directed to be performed for the year ending March 31, 1945:

Ground Surveys

1. Resurvey of part of the south boundary of the Township of Burns.
2. Resurvey of the boundary between the Townships of Clara and Maria.
3. Resurvey of the north boundary of Sibley Provincial Park, Sibley Township.
4. Meridian line and control traverse of Little Pic River and adjoining lakes from Canadian Pacific Railway to Canadian National Railway, District of Thunder Bay.
5. Control traverse of certain roads in the Kirkwood Forest Management Unit.
6. Subdivision of part of the town plot of Sioux Lookout.
7. Certain lines in the Townships of Clement, Scholes and Belfast.

Summary

Total mileage of ground surveys	134 miles
Total number of town lots surveyed	45
Total number of survey posts renewed	50

Municipal Surveys

No. 813 Township of Pic—Lines between Concessions 8 and 9, Lots 20 and 21, Concessions 9 and 10, Lots 20 and 21, Concession 9 and Lots 18 and 19 across the northerly 3200 feet of Concession 9 and across Concession 10.

No. 814 East and West limits of Lake Street in the City of Hamilton.

No. 815 West limit of the Hincks Location across Lot 4, Mining Location J. S. and Lots K and 10—Township of Johnson.

Summer Resort Locations

Total number of summer resort locations surveyed on Crown Lands under authority of Section 37 of the Public Land Regulations of which 93 were surveyed under departmental instructions............................330.

Mining Claim Surveys

Total number of mining claim surveys filed for examination and record purposes..506

Miscellaneous

The following surveys of major character were filed in the Department for examination and approval.

1. Flooded lands in connection with the Seine River Diversion Project by Steep Rock Iron Mines Ltd.
   Crown lands flooded to the extent of 1385 acres.
2. Flooded lands in connection with the water power development. on the Madawaska River at Barrett Chute by the H.E.P.C. of Ontario.
   Crown lands flooded to the extent of 1862 acres.
3. Power transmission line extending across Crown lands between the City of Port Arthur to the property of the Steep Rock Iron Mines Ltd., in the Township of Freeborn.
4. Land and water surveys in the Township of Pic surveyed for Marathon Paper Mills of Canada Limited.

Maps

Map No. 21C—District of Timiskaming and parts of Nipissing and Sudbury—revised and printed.

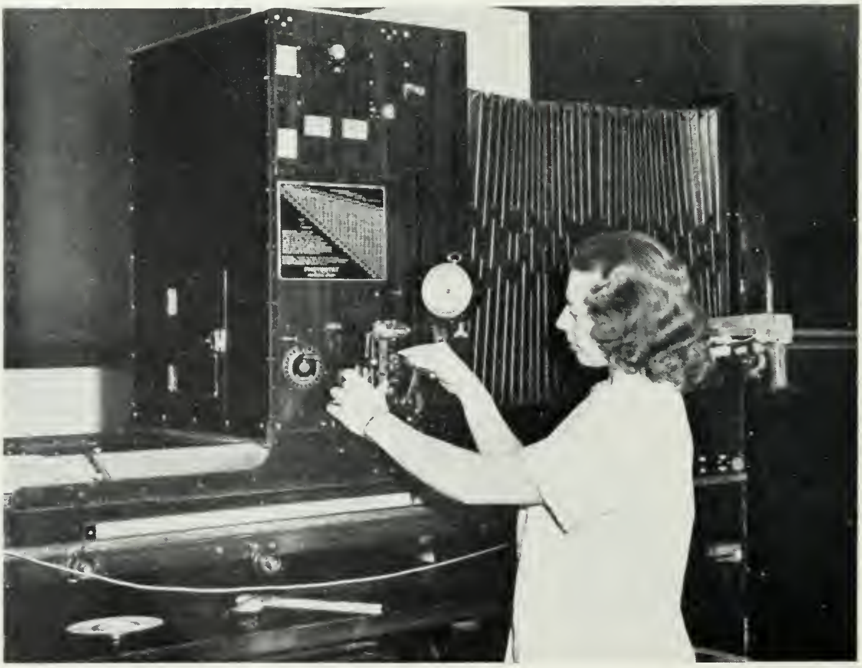
Map No. 20A—Province of Ontario—revised and in printers hands.

Electoral Map No. 33A—Revised and printed.

Maps Nos. 10A and 11A Georgian Bay Islands—in course of revision.

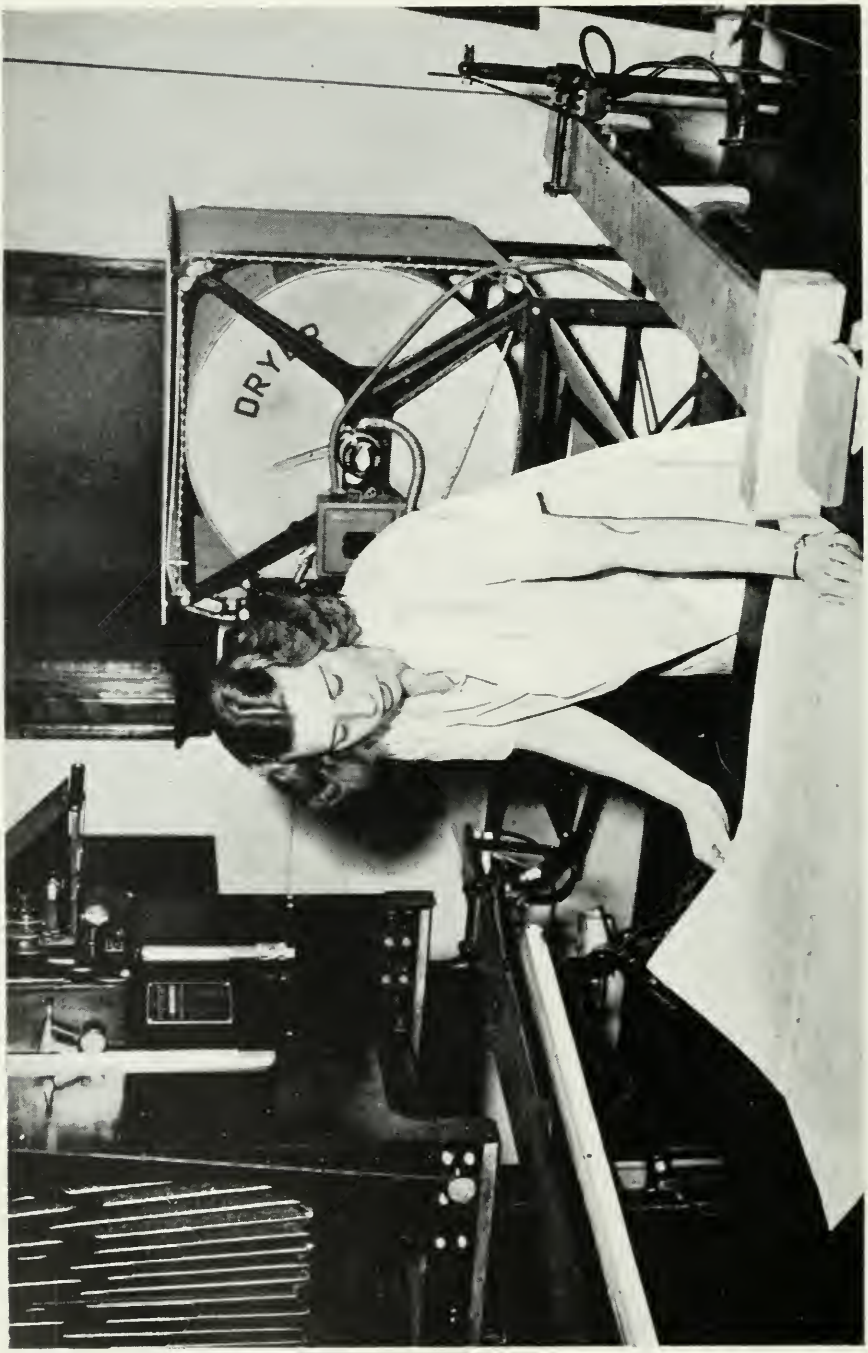
Aerial Surveys

The aerial surveys made in the course of the year are shown in the following table:



MAKING ADJUSTMENTS FOR EXPOSURE ON THE PHOTOSTAT MACHINE

The Compilation and Preparation of a County Map



Placing Map in Position to Make a Photostat

DIVISION OF SURVEYS AND ENGINEERING—AERIAL SURVEYS SECTION

FISCAL YEAR—APR. 1, 1944—MAR. 31, 1945

Table showing the Aerial Surveys made in the year ending March 31, 1945

For Timber Companies	Area Sq. Miles	For other Government Depts.	Area Sq. Miles	For Dept. of L. and F.	Area Sq. Miles
*Pineland Timber Co.	186	Highways	2267	Tree Nurseries	60
*Ont. Minn. Pulp and Paper Co.	678	*Mines	456	*North Williams Fire Peel County	165 469
*Nipigon Lake Timber Co.	217	Hydro-Electric Power Commission	252	County Forests	40
Kalamazoo Vegetable Parchment Co.	504			Matchedash Township	170
Spruce Falls Power and Paper Co.	647				
	2532		2975		904

TOTAL—6,411 Square Miles

* Includes preparation of maps.

Consuming Huge Quantities of Pulp, the Paper Mills Provide Employment for Thousands in the Bush as Well as in the Mills

DIVISION OF TIMBER MANAGEMENT

The war demands for forest products of all kinds continued to be acute during the 1944-45 season, this demand being reflected in great activity in timber operations throughout the Province. With the continued use of prisoners-of-war, and with some easing in the equipment and material stiuation towards the end of the season, production in the woods was maintained and somewhat increased over the past year. An unusually early spring breakup in 1945 however, prevented a considerable quantity of logs and pulpwood reaching the mills.

A statement of timber cut during the 1943-44 season and returned in 1944 is shown on page 120. Statements are also enclosed showing production by districts in the Province.

Timber Sales—1944-45

During the season there were fifty new sales of timber, 153.25 square miles of timber being sold. Details of the sales are given on pages 147 to 153 inclusive.

In the same period sixty eight timber licenses comprising 272.50 square miles were abandoned, details being given on pages 141 to 145 inclusive.

As at March 31, 1945, the status of the timber licensed areas in Ontario, was as follows:

	No.	Area Sq. Miles
Licenses and Renewals Issued 1944-45:	930	13,187.00
Licenses in suspense:	48	687.50
	978	13,874.50

This is 1626.25 square miles more than that under license at the end of the previous fiscal year.

Pulpwood and Timber Agreements

As at March 31, 1945, the area held under pulpwood concession and timber agreement was 59,196 square miles.

During the season five new agreements and one supplementing the Brompton agreement of Feb. 18, 1942 were entered into, resulting in the addition of 2505½ square miles to the area held under agreement.

Details of the new agreements are reproduced on pages 155 to 184 inclusive.

MILLS LICENSED—1944-45

The mills licensed during the season, under the regulations of the Mills Licensing Act, were as follows:

Less than 5,000 feet	486
5,000 to 30,000 feet	603
Over 30,000 feet	45
Number of Paper Mills	33
	1167

PULPWOOD EXPORTS AND IMPORTS

During the calendar year, January 1st to December 31st, 1944, 384,579 cords of pulpwood, all species, were exported from Ontario. Of this total, 250,221 cords were exported from Ontario Crown lands, the balance of 134,358 cords from private lands. This represents a decrease of 198,416 cords compared with the previous year, of which 158,283 cords is a decrease in Crown lands exports.

Detailed statements of pulpwood exports are shown on page 138 to 139 inclusive. It is interesting to note that although there is a general decrease in exports, the quantity of jackpine pulpwood exported actually shows an increase of some 13,000 cords. Although the quantity involved is small, this trend towards a greater utilization of what was formerly considered a secondary pulpwood species is encouraging.

Complete figures on the imports of pulpwood into Ontario are not available, but it is believed these will total approximately 350,000 cords, mostly from the province of Quebec.

SCALING

Two scaling examinations were held—at Minden on May 19th, 1944, and at Port Arthur on June 10th, 1944, with the results as below:

	Minden	Port Arthur
Number of Candidates:	34	28
Number obtaining full License:	13	14
Number obtaining Sawlog License:	7	....
Number obtaining Pulpwood License:	5	8

The balance of the candidates were either recommended for licenses after further experience, or were unsuccessful.

TABLES

Table No. 1—Statement of amounts of timber cut during the year ending March 31, 1944.

Table No. 2—Classification of annual timber returns for the year ending March 31, 1944, by Districts.

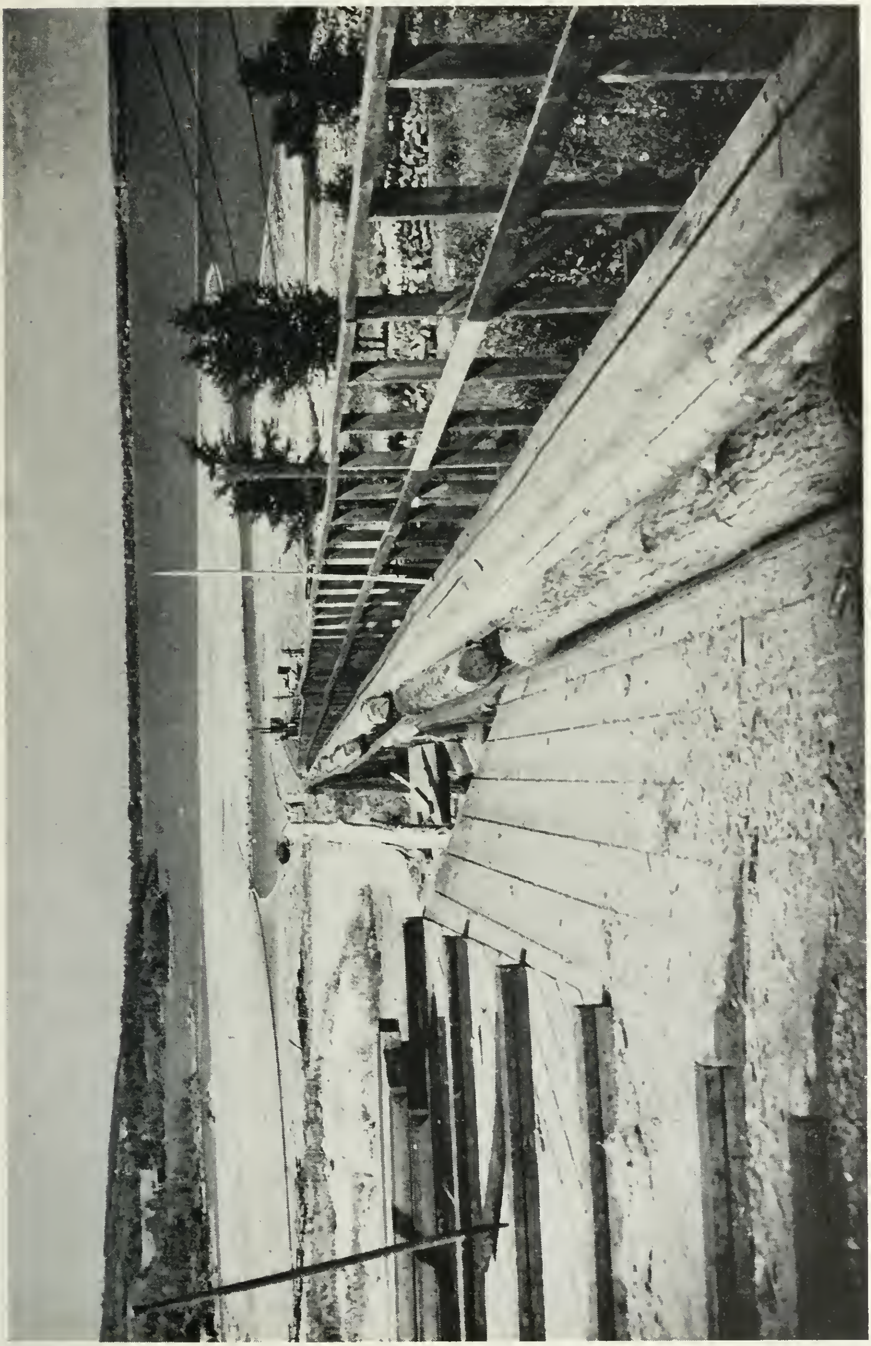
- a. Cochrane
- b. Fort Frances
- c. Geraldton
- d. Kapuskasing
- e. Kenora
- f. North Bay
- g. Parry Sound
- h. Algonquin
- i. Port Arthur
- j. Sault Ste. Marie
- k. Sioux Lookout
- l. Sudbury
- m. Tweed

Table No. 3—Exported wood—cords, for the year ending March 31, 1944.

Table No. 4—Exported wood—species, for the year ending March 31, 1944.

Table No. 5—Timber areas abandoned during the year ending March 31,1945.

Table No. 6—Timber areas sold during the year ending March 31, 1945.



Timber for the Match Factory at New Liskeard

Table No. 1

STATEMENT OF AMOUNT OF TIMBER CUT FOR THE YEAR ENDING MARCH 31, 1944

Species	Pieces	Feet	Cords	Equivalent volume in Cubic Feet
White and red pine	2,166,832	102,914,179		28,301,398
Jack pine	3,755,575	58,941,024	86,787,15	24,019,624
Spruce	2,005,447	46,400,831	953,640.77	98,590,647
Balsam	36,448	536,072	71,396.79	6,573,130
Hemlock	502,840	19,918,136		5,477,487
Birch	230,231	21,442,525		5,896,694
Maple	85,892	5,846,903		1,607,898
Other hardwoods	53,888	6,672,339		1,834,893
Poplar	239,736	4,571,200	22,495.04	3,281,634
Cedar	10,140	135,403		37,236
Tamarac	621	13,420		3,690
	9,087,650	267,402,032	1,134,319,75	175,624,331
	Pieces	Lin-ft.	Cords	Cu-ft.
Ties	501,704			1,505,112
Poles	12,323			123,230
Posts	83,037			124,555
Fuelwood			187,291.83	16,856,265
Lagging and Mining Timber	23,096	974,645	20.	
Miscellaneous	1,339		670.89	62,180

Table No. 2a

COCHRANE DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Total
Balsam Logs	7,577	153,044	$ 306.08	$ 734.61	$ 1,040.69
Birch Logs	1,254	20,830	52.07	54.88	106.95
Pine Logs	30,441	2,512,383	6,280.91	19,530.90	25,811.81
J. Pine Logs	1,248,052	14,409,631	31,273.70	69,439.23	100,712.93
J. Pine Booms	1,422	115,865	289.66	527.30	816.96
Poplar Logs	39,856	652,698	1,305.42	1,582.60	2,888.02
Spruce Logs	385.846	9,540,037	18,915.06	48,538.40	67,453.46
Spruce Booms	6,212	615,951	1,539.85	3,036.64	4,576.49
Fuelwood (Hard) cds.		1,730.73	865.34	145.33	1,010.67
Fuelwood (Soft) cds.		8,457.46	2,114.33	2,099.58	4,213.91
Poles pcs.	198		73.75	74.10	147.85
Posts pcs.	816		16.32	32.98	49.30
Balsam P. Wood cds.		7,241.11	5,068.77	991.33	6,060.10
J. Pine P. Wood cds.		2.39	.96	3.58	4.54
Poplar P. Wood cds.		1,628.94	651.58	361.11	1,012.69
Spruce P. Wood cds.		209,787.90	292,577.59	31,207.34	323,784.93
Pulpwood (Exported) cds.	Balsam	2,226.46		1,447.20	1,447.20
	Spruce	4,501.54		2,926.00	2,926.00
			$361,331.39	$182,733.11	$544,064.50

Permits

Fuelwood 10,327.42 Cords

Table No. 2b

FORT FRANCES DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Total
Balsam Logs	129	1,575	$ 3.15	$ 3.15	$ 6.30
Cedar Logs	1,121	17,770	26.65	48.23	74.88
Pine Logs	3,602	149,961	374.89	719.14	1,094.03
Pine Booms	145	16,132	40.33	56.46	96.79
J. Pine Logs	84,770	1,321,430	2,511.49	4,715.33	7,226.82
Poplar Logs	28,457	398,059	796.12	259.58	1,055.70
Spruce Logs	2,869	49,455	98.91	212.91	311.82
Spruce Booms	17	2,854	7.13	11.42	18.55
Piling (FT-)		68,042	170.10		170.10
Fuelwood (Hard) cds.		164.45	82.22		82.22
Fuelwood (Soft) cds.		1,636.81	409.20	211.51	620.71
Posts pcs.	3,055		61.10		61.10
Balsam Pulp Wood cds.		309.13	216.30	26.63	243.02
J. Pine P. Wood cds.		9,398.53	3,759.41	1,470.55	5,229.96
Poplar Pulp Wood cds.					
Poplar Pulp Wood cds.		13,259.35	5,303.73	1,347.63	6,651.36
Spruce P. Wood cds.		6,180.29	8,652.41	1,209.69	9,862.10
Pulpwood (exported) cds.	J. Pine	9,215.51		2,303.87	2,303.87
			$ 22,513.23	$ 12,596.10	$ 35,109.33

Permits

Pine	29.133	Ft. B. M.
J. Pine	152.964	"
Balsam	1.539	"
Cedar	15.000	"
Spruce	14.432	"
Poplar	176.948	"
Posts	10.764	Pcs.
Ties	210	Pcs.
Pulpwood	7.044.12	Cords
Fuelwood	2.780.55	Cords

Interior of a Lumber Mill at Timagami

The Finished Product — Derived from Ontario's Forests

TABLE NO. 2c

GERALDTON DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Total
Balsam Logs	34	392	$ .78	1.76	2.54
Birch Logs	57	681	1.70	3.06	4.76
J. Pine Logs	215.345	3,046,353	7,615.87	12,590.87	20,206.74
J. Pine Booms	168	6,972	17.43	35.47	52.90
Spruce Logs	38,684	828,199	1,656.41	4,245.87	5,902.28
Spruce Booms	799	60,609	151.53	316.85	468.38
Piling (Lin-Ft.)		641,376	2,137.92		2,137.92
Fuelwood (Hard) cds.		11,315.88	5,657.93		5,657.93
Fuelwood (Soft) cds.		7,342.09	1,835.52	1,116.09	2,951.61
Balsam P. Wood cds.		2,014.52	1,410.16	924.26	2,334.42
J. Pine P. Wood cds.		10,039.21	4,015.68	621.80	4,637.48
Spruce P. Wood cds.		98,847.75	138,386.85	9,582.54	147,969.39
Pulpwood (exported) cds.	Balsam	2,014.52		1,309.43	1,309.43
	J. Pine	15,246:89		3,811.72	3,811.72
	Spruce	97,134.21		63,137.22	63,137.22
			$162,887.78	$ 97,696.94	$260,584.72

Permits
Fuelwood 3.216 Cords

Table No. 2d

KAPUSKASING DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944.

	Pieces	Feet	Dues	Bonus	Trespass	Total
J. Pine Logs	32,022	721,949	$ 1,740.13	$ 2,397.95		$ 4,138.08
J. Pine Booms	611	50,176	125.43	267.77		393.20
Poplar Logs	16,346	428,120	856.24	423.73		1,279.97
Poplar Booms	6	290	.72	.36		1.08
Spruce Logs	619,831	11,384,601	22,769.20	37,124.03	202.38	59,893.23
Tres	1,283	19,274	38.55			240.93
Spruce Booms	1,104	100,322	250.79	394.75	22.83	645.54
	14	2,174	5.43			28.26
Fuelwood (Hard) cds.		233.89	116.94	11.69		128.63
Fuelwood (Soft) ..cds.		188.99	47.25	18.90		66.15
Ties........................pcs.	25,935		2,593.50	485.16		3,078.66
Balsam P. Wood..cds.		18,457.14	12,920.00	10,056.34		22,976.34
Spruce P. Wood....cds.		210,149.86	293,516.80	76,483.07		369,999.87
Tres		12.00	16.80		21.60	38.40
Pulpwood (Exported)........cds.	Balsam	28.68		18.65		18.65
	Spruce	75,081.37		47,858.81		47,858.81
			$334,997.78	$175,541.21	$ 246.81	$510,785.80

Permits

Mixed	1,536,003 Ft. B. M.
Ties	2,500 Pcs.
Pulpwood	29,101.95 Cords
Fuelwood	8,795.66 Cords

Table No. 2e

KENORA DISTRICT

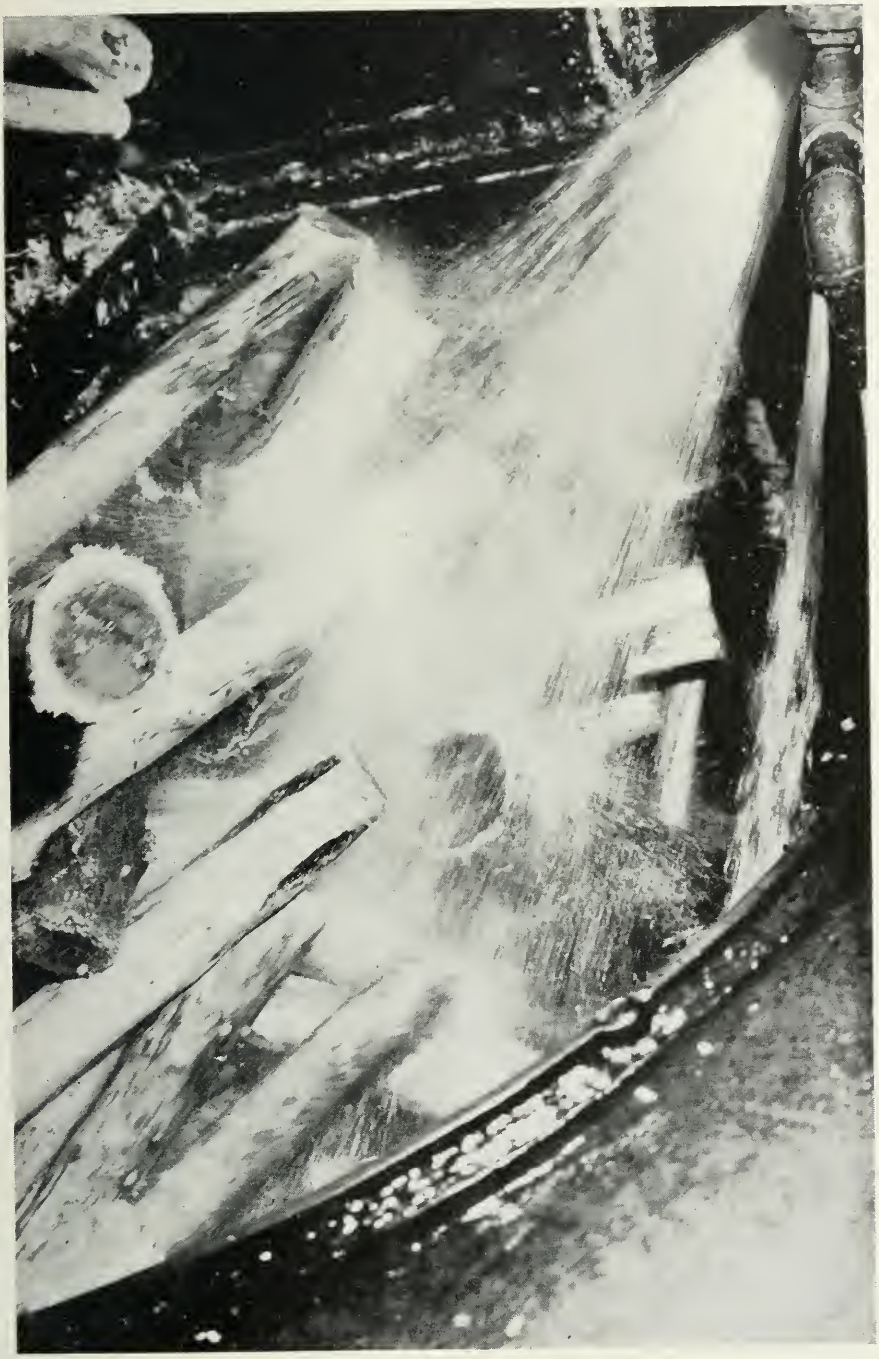
CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944.

	Pieces	Feet	Dues	Bonus	Total
Balsam Logs	7	56	$ .11	$ .14	$ .25
Pine Logs	183,384	9,325,334	23,313.32	29,826.74	53,140.06
Pine Booms	2,041	694,489	1,736.22	2,219.64	3,955.86
J. Pine Logs	80,546	1,052,753	2,108.73	3,956.54	6,065.27
J. Pine Booms	577	28,704	71.76	149.93	221.69
Poplar Logs	11,018	156,162	312.32	147.28	459.60
Spruce Logs	27,228	463,337	926.69	1,974.22	2,900.91
Spruce Booms	1,653	189,735	474.33	877.82	1,352.15
Piling (Lin-Ft)		35,219	117.40		117.40
Fuelwood (Hard) cds.		190.75	95.36	5.40	100.85
Fuelwood (Soft) cds.		14,508.06	3,220.21	371.40	3,591.61
Ties pcs.	35,258		3,525.80	1,428.24	4,954.04
Poles pcs.	107		26.75	10.70	37.45
Balsam P. Wood cds.		631.99	442.38	46.64	489.02
J. Pine P. Wood cds.		46,974.52	18,576.08	4,584.87	23,160.95
Poplar P. Wood cds.		828.20	331.28	74.00	405.28
Spruce P. Wood cds.		50,986.96	71,381.73	10,107.22	81,488.95
Pulpwood (exported) cds.	J. Pine	4,068.00		1,017.00	1,017.00
			$126,660.47	$ 56,797.87	$183,458.34

Permits

Pine	7,197	Ft. B. M.
J. Pine	144	Ft. B. M.
Spruce	16,863	Ft. B. M.
Piling	5,864	Lin-Ft.
Ties	249	Pcs.
Pulpwood	26	Cords
Fuelwood	6,241	Cords

Charging Floor at Ground Wood Mill



Pulpwood Logs in a Drum Barker

TABLE No. 2f

NORTH BAY DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944.

	Pieces	Feet	Dues	Bonus	Trespass	Total
Ash Logs	197	7,136	$ 17.84			$ 17.84
Balsam Logs	447	6,396	12.78	11.90		24.68
Basswood Logs	4,604	313,909	784.77			784.77
Birch Logs	51,811	3,714,804	9,286.99	6,438.66		15,725.65
Cedar Logs	7	110	.16	.33		.49
Elm Logs	10	468	1.16	1.16		2.32
Hemlock Logs	7,280	273,853	410.76	376.07		786.83
Maple Logs	88	2,943	7.36			7.36
Oak Logs	78	1,581	3.95			3.95
Pine Logs	795,761	40,961,203	102,402.92	267,658.94		370,061.86
Tres	19,677	627,879	1,569.69		3,867.06	5,436.75
Pine Booms	2,556	359,619	899.03	2,224.21		3,123.24
Tres	39	7,569	18.92		37.84	56.76
J. Pine Logs	82,626	1,059,838	2,136.94	5,122.32		7,259.26
Tres	294	5,281	13.20		26.40	39.60
J. Pine Booms	183	25,734	64.33	117.63		181.96
Poplar Logs	796	19,365	38.73	.84		39.57
Poplar Booms	18	1,274	3.18	3.82		7.00
Spruce Logs	79,353	1,980,173	3,960.32	4,788.35		8,748.67
Tres	103	2,575	5.15		10.30	15.45
Spruce Booms	1,061	136,537	341.36	321.68		663.04
Tres	4	500	1.25		2.00	3.25
Tamarac Logs	187	2,196	3.29	8.78		12.07
Tamarac Booms	2	230	.57			.57
Fuelwood (Hard) cds.		4,487.28	2,243.64			2,243.64
Fuelwood (Soft) cds.		17,410.04	4,352.51	2,611.51		6,964.02
Poles pcs.	104		28.50	16.10		44.60
Posts pcs.	33		.66	1.32		1.98
Balsam P. Wood cds.		48.31	33.82	.66		34.48
Poplar P. Wood cds.		1,708.18	683.27	158.09		841.36
Spruce P. Wood cds.		12,449.19	17,428.86	2,010.78		19,439.64
Pulpwood (Exported) cds.	Balsam	45.00		29.25		29.25
	Spruce	83,50		54.27		54.27
			$146,755.91	$291,956.67	$ 3,943.60	$442,656.18

Permits

Sundry	1,365,000 Ft. B. M.
Posts	4,015 Pcs.
Ties	5,077 Pcs.
Poles	590 Pcs.

Table No. 2g

PARRY SOUND DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944.

	Pieces	Feet	Dues	Bonus	Total
Ash Logs	881	46,179	$ 115.45	$ 8.30	$ 123.75
Cherry Logs	130	4,393	10.98	3.33	14.31
Balsam Logs	1,737.	25,742	51.49		51.49
Basswood Logs	14,761	548,075	1,370.18	243.55	1,613.73
Beech Logs	345	17,651	44.12	.63	44.75
Birch Logs	74,991	5,772,693	14,431.68	9,876.98	24,308.66
Cedar Logs	584	11,139	16.70	.49	17.19
Elm Logs	1,339	83,183	207.94	7.30	215.24
Hemlock Logs	237,930	9,172,171	13,758.20	2,650.91	16,409.11
Hemlock Booms	854	92,378	230.93	18.55	249.48
Maple Logs	32,260	1,859,550	4,648.84	3,722.67	8,371.51
Oak Logs	830	47,697	119.24	30.54	149.78
Pine Logs	94,455	3,165,993	7,914.94	14,907.05	22,821.99
Pine Booms	83	10,277	25.69	80.72	106.41
J. Pine Logs	1,975	19,679	49.20	127.91	177.11
Poplar Logs	1,451	34,697	69.39	24.93	94.32
Spruce Logs	58,483	1,441,938	2,883.83	1,104.82	3,988.65
Spruce Booms	335	36,388	90.96	58.15	149.11
Fuelwood (Hard) cds.		4,769.43	2,384.70	155.47	2,540.17
Fuelwood (Soft) cds.		3,450.00	862.50		862.50
Poles pcs.	199		72.75	30.50	103.25
Posts pcs.	2,059		41.18	14.07	55.25
Balsam P. Wood cds.		7.00	4.90	2.10	7.00
Spruce P. Wood cds.		1.00	1.40	.50	1.90
			$ 49,407.19	$ 33,069.47	$ 82,476.66

Permits

Pine	460.000 Ft. B. M.
H. Wood	506.000 Ft. B. M.
Hemlock	488.000 Ft. B. M.
Spruce	80.000 Ft. B. M.
Pulpwood	154 Cords
Fuelwood	6.200 Cords

Table No. 2h

ALGONQUIN DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Trespass	Total
Ash Logs	676	24,143	$ 60.35	$ 55.05		$ 115.40
Balsam Logs	12,117	166,145	332.30	43.79		376.09
Basswood Logs	4,275	129,464	323.64	308.83		632.47
Beech Logs	85	2,462	6.15			6.15
Birch Logs	60,643	3,786,028	9,465.02	9,579.65		19,044.67
Birch Booms	138	26,801	67.00	120.60		187.60
Cedar Logs	1,251	14,367	21.54	10.17		31.71
Elm Logs	20	1,948	4.86	4.89		9.75
Hemlock Logs	55,548	2,457,702	3,686.54	361.36		4,047.90
Hemlock Booms	537	73,669	184.15	3.96		188.11
Maple Logs	33,697	1,805,201	4,512.98	6.315.67		10,828.65
Oak Logs	152	4,839	12.10	8.85		20.95
Pine Logs	206,478	6,838,376	17,095.89	8,405.47		25,501.36
Tres	3,529	80,396	200.99		606.43	807.42
Pine Booms	244	20,525	51.30			51.30
J. Pine Logs	254,880	3,652,965	9,132.39	686.96		9,819.35
Tres	36	798	2.00		2.80	4.80
Poplar Logs	84,209	1,769,281	3,538.54	1,952.31		5,490.85
Tres	388	7,567	15.13		30.27	45.40
Spruce Logs	66,413	1,350,921	2,701.83	1,150.93		3,852.76
Tres	127	4,000	8.01		20.44	28.45
Spruce Booms	1,119	141,138	352.85	349.60		702.45
Tamarac Logs	278	6,713	10.07			10.07
Piling (Lin. Ft.)	5,321	218,110	3,560.51			3,560.51
Fuelwood (Hard) cds.		2,112.54	1,056.25	396.06		1,452.31
Fuelwood (Soft) cds.		200.89	50.21	3.01		53.22
Ties pcs.	340		34.00	4.00		38.00
Poles pcs.	1,263		390.50	267.75		658.25
Posts pcs.	4,165		83.30	28.11		111.41
Balsam P. Wood cds.		406.60	284.61			284.61
Poplar P. Wood cds.		699.08	279.63	238.40		518.03
Spruce P. Wood cds.		3,418.89	4,786.45	74.60		4,861.05
			$ 62,311.09	$ 30,370.02	$ 659.94	$ 93,341.05

Permits

Pine	294,096	Ft. B. M.
J. Pine	1,000	"
Hemlock	8,108	"
Spruce	11,113	"
Birch	2,095	"
Maple	966	"
Sundry	75,563	"
Poles	445	Pcs.
Posts	148	Pcs.
Pulpwood	196.38	Cords
Fuelwood	2,117.87	Cords

Table No. 2i

PORT ARTHUR DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Total
Balsam Logs	4,308	65,048	$ 130.10	$ 116.59	$ 246.69
Cedar Logs	237	2,206	3.31	6.62	9.93
Pine Logs	34,099	1,301,129	3,252.81	7,092.71	10,345.52
Pine Booms	819	108,361	270.90	768.01	1,038.91
J. Pine Logs	603,922	10,165,018	24,939.61	20,489.95	45,429.56
J. Pine Booms	731	41,860	104.64	222.18	326.82
Poplar Logs	23,823	291,344	582.68	708.04	1,290.72
Poplar Booms	602	56,735	141.84	141.84	283.68
Spruce Logs	337,982	8,059,440	16,118.87	26,058.92	42,177.79
Spruce Booms	5,405	764,537	1,911.31	3,699.42	5,610.73
Fuelwood (Hard) cds.		18,495.81	9,247.90		9,247.90
Fuelwood (Soft) cds.		16,303.62	4,075.90	20.70	4,096.60
Ties pcs.	79,963		7,996.30	3,782.85	11,779.15
Poles pcs.	343		20.58		20.58
Balsam P. Wood cds.		15,359.33	10,634.94	9,030.03	19,664.97
J. Pine P. Wood cds.		17,664.23	7,065.69	4,262,42	11,328.11
Poplar P. Wood cds.		2,402.70	961.08	500.48	1,461.56
Spruce P. Wood cds.		242,954.92	312,023,23	82,644,64	394,667.87
Lagging ft. b. m.	342	5,472	13.68		13.68
Pulpwood (exported) cds.	Balsam	2,620.53		1,703.35	1,703.35
	J. Pine	16,755.37		4,188.84	4,188.84
	Spruce	71,258.36		46,317.93	46,317.93
			$399,495.37	$211,755.52	$611,250.89

Permits

Mixed Logs	301.540 Ft. B. M.
Ties	2.605 Pcs.
P. Wood	689.67 Cords
F. Wood	2.631.00 Cords

TABLE NO. 2j

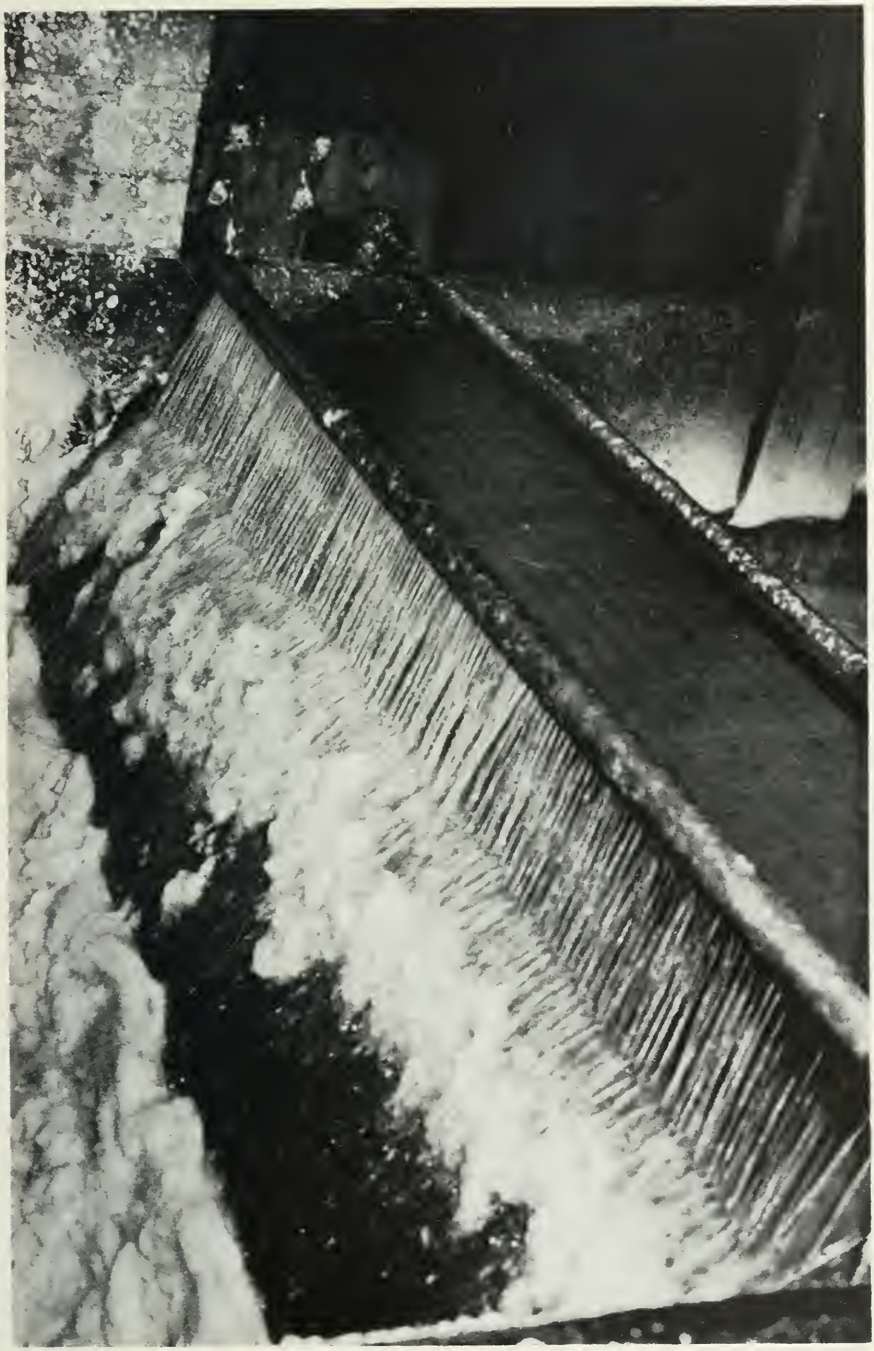
SAULT STE. MARIE DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

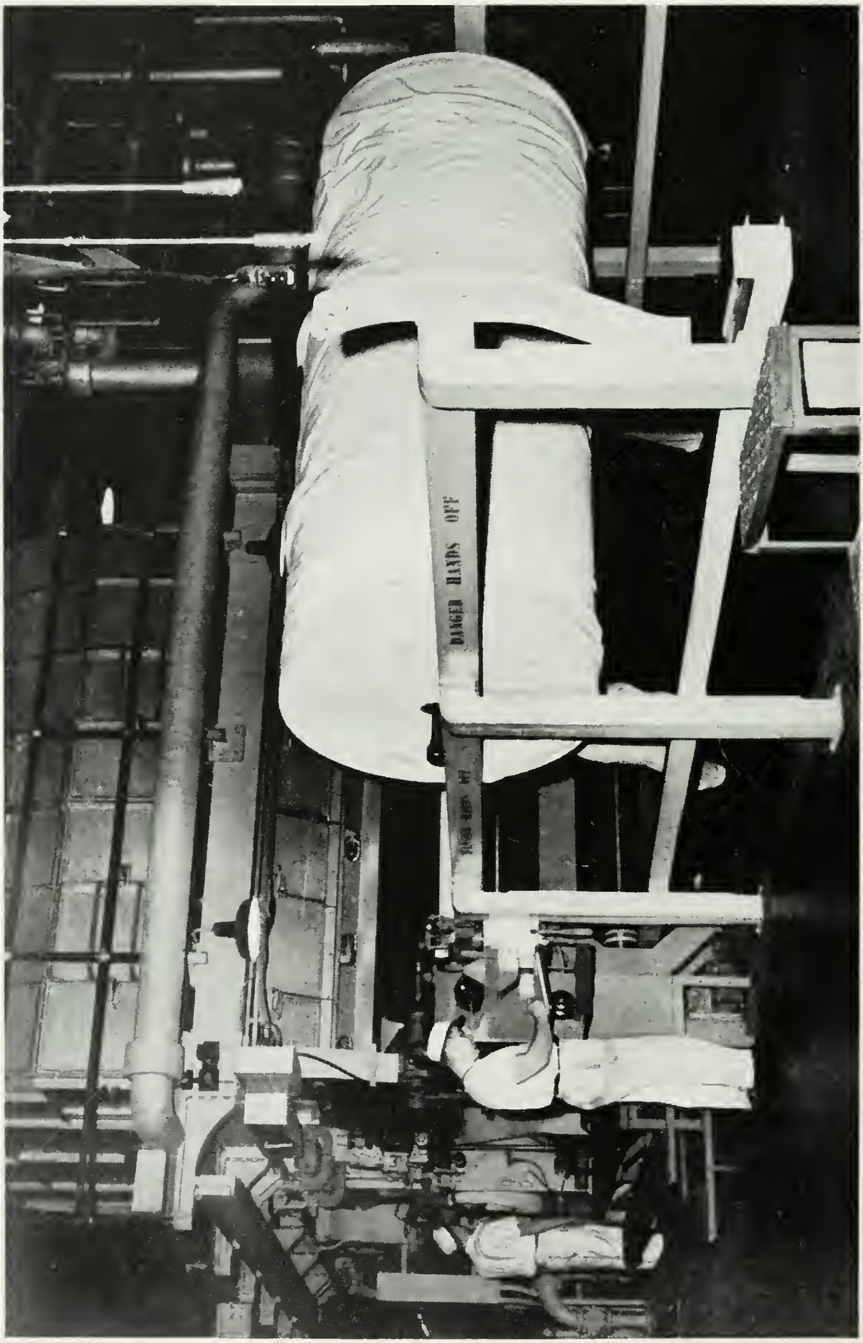
	Pieces	Feet	Dues	Bonus	Total
Birch Logs	18,414	1,657,974	$ 4,144.89	$ 11,271.99	$ 15,416.88
Cedar Logs	96	2,864	4.30	7.16	11.46
Elm Logs	2	343	.86		.86
Hemlock Logs	2,694	117,772	176.65	185.06	361.71
Maple Logs	212	11,909	29.77	4.87	34.64
Oak Logs	24	2,161	5.40	4.30	9.70
Pine Logs	245,006	11,555,615	28,914.02	30,732.19	59,646.21
Pine Booms	4,774	737,304	1,843.25	3,136.25	4,979.50
J. Pine Logs	119,488	2,545,854	6,353.04	8,013.07	14,366.11
J. Pine Booms	192	6,839	17.09	36.92	54.01
Spruce Logs	55,643	1,251,905	2,503.81	3,992.56	6,496.37
Spruce Booms	1,045	34,484	86.21	184.66	270.87
Shingle Bolts cds.		6.00	4.80		4.80
Fuelwood (Hard) cds.		3,443.50	1,721.75		1,721.75
Fuelwood (Soft) cds.		1,539.19	384.80		384.80
Ties pcs.	98,115		9,811.50	4,905.75	14,717.25
Poles pcs.	17		5.25	2.95	8.20
Balsam P. Wood cds.		2,818.30	1,972.81	708.57	2,681.38
J. Pine P. Wood cds		1,530.47	612.19	382.62	994.81
Spruce P. Wood cds.		51,949.39	72,729.15	10,652.15	83,381.30
Pulpwood (exported) cds.	J. Pine	1,530.47		382.62	382.62
			$131,321.54	$ 74,603.69	$205,925.23

Permits

Pine	945,399 Ft. B. M.
Spruce	62,360 Ft. B. M.
Hemlock	103,940 Ft. B. M.
Birch	5,398,343 Ft. B. M.
Maple	500,281 Ft. B. M.
H. Wood	28,849 Ft. B. M.
Spruce P. W.	10,980 Cords
Balsam P. W.	1,024 Cords
Poplar P. W.	899 Cords
Fuelwood	4,012 Cords
Ties	13,557 Pcs.
Poles	333 Pcs
Posts	23,640 Pcs.
Cedar	7,168 Lin-ft.



Sulphide Pulp Leaving the Thickeners


DANGER HANDS OFF

General View of a Crepe Wadding Plant

Table No. 2k

SIOUX LOOKOUT DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Trespass	Total
Pine Logs	3,901	146,002	$ 365.00	$ 1,107.66		$ 1,472.66
J. Pine Logs	186,020	2,870,211	6,907.13	15,482.63		22,389.76
J. Pine Booms	462	54,319	135.80	239.24		375.04
Poplar Logs	430	9,382	18.76	23.45		42.21
Poplar Booms	4	442	1.10	1.55		2.65
Spruce Logs	63,803	962,036	9,924.09	4,640.36		6,564.45
Spruce Booms	354	31,581	78.94	152.99		231.93
Fuelwood (Hard) cds.		58	29.00			29.00
Fuelwood (Soft) cds.		3,068.00	767.00	38.25		805.25
Ties pcs.	96,941		9,694.10	1,938.82		11,632.92
Tres	504		50.40		50.40	100.80
Balsam P. Wood cds.		3,556.18	2.489.32	136.46		2,625.78
J. Pine P. Wood cds.		1,177.80	471.12	117.78		588.90
Spruce P. Wood cds.		36,371.11	50,919.56	4,179.71		55,099.27
Pulpwood (Exported) cds.	Balsam	15.89		10.33		10.33
	J. Pine	1,177.80		294.45		294.45
	Spruce	8,692.16		5,649.90		5,649.90
			$ 73,851.32	$ 34.013	$ 50.40	$107,915.30

Permits

J. Pine	632.000 Ft. B. M.
Spruce	730,106 Ft. B. M.
Fuelwood	658 Cords

Table No. 21

SUDBURY DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944

	Pieces	Feet	Dues	Bonus	Total
Ash Logs	1,232	24,157	$ 60.39	$ 47.91	$ 108.30
Balsam Logs	5	63	.13	.27	.40
Basswood Logs	3,193	74,872	187.18	187.18	374.36
Birch Logs	6,161	180,736	451.82	304.01	755.83
Cedar Logs	2,507	29,916	44.85	155.07	199.92
Cedar Booms	59	2,448	6.10	10.83	16.93
Elm Logs	103	4,515	11.28	10.44	21.72
Hemlock Logs	51,901	1,764,333	2,646.49	1,350.40	3,996.89
Maple Logs	882	17,590	43.97	44.95	88.92
Oak Logs	21	430	1.07	1.24	2.31
Pine Logs	342,342	14,271,300	35,678.19	80,856.80	116,534.99
Pine Booms	1,127	217,264	543.13	1,234.92	1,778.05
J. Pine Logs	856,822	15,833,640	38,011.25	62,547.26	100,558.51
J. Pine Booms	4,431	259,081	647.68	1,054.15	1,701.83
Poplar Logs	678	10,918	21.82	27.13	48.95
Spruce Logs	166,924	3,478,258	6,956.53	15,149.85	22,106.38
Spruce Booms	3,821	210,896	527.19	987.72	1,514.91
Tamarac Logs	3	128	.19	.75	.94
Tamarac Booms	24	1,568	3.92	16.62	20.54
Piling (Lin-Ft.)	3,717	856	507.17		507.17
Cribbing ft. b. m.	204	5,570	55.70		55.70
Fuelwood (Hard) cds.		595.25	297.62	30.52	328.14
Fuelwood (Soft) cds.		712.00	178.00	15.25	193.25
Ties pcs.	164,648		16,464.80	5,824.90	22,289.70
Poles pcs.	5,772		2,112.60	353.15	2,465.75
Posts pcs.	20,192		403.84	556.64	960.48
Balsam P. Wood cds.		.52	.36	.05	.41
Poplar P. Wood cds.		1,033.72	413.49	765.04	1,178.53
Spruce P. Wood cds.		55.63	77.88	5.56	83.44
Lagging pcs.	13,512		727.76		727.76
Boxwood cds.		596.88	614.96		614.96
Shingle Bolts cds.		35.13	24.13	10.80	34.93
Car Stakes pcs.	1,339		26.78		26.78
Pulpwood (Exported)	Balsam	.52		.34	.34
	Spruce	15.63		10.16	10.16
			$107,748.27	$171,559.91	$279,308.18

Permits

Pine	1,196,232 Ft. B. M.
J. Pine	859,966 Ft. B. M.
Spruce	157,495 Ft. B. M.
Cedar	5,018 Ft. B. M.
Hemlock	44,885 Ft. B. M.
Birch	49,097 Ft. B. M.
Maple	7,898 Ft. B. M.
Poplar	28,002 Ft. B. M.
Ties	91 Pcs.
Poles	2,508 Pcs.
Posts	7,176 Pcs.
Car Stakes	1,946 Pcs.
Fuelwood	9,521 Cords

TABLE No. 2m

TWEED DISTRICT

CLASSIFICATION OF ANNUAL TIMBER RETURN FOR THE YEAR ENDING MARCH 31, 1944.

	Pieces	Feet	Dues	Bonus	Total
Ash Logs	975	34,636	86.59	54.29	140.88
Cherry Logs	12	540	1.35		1.35
Balsam Logs	10,087	117,611	235.21	45.07	280.28
Basswood Logs	14,067	488,263	1,220.61	1,007.31	2,227.92
Beech Logs	2,621	109,691	274.22	89.80	364.02
Birch Logs	16,762	818,651	2,046.54	1,260.95	3,307.49
Cedar Logs	4,265	54,059	81.07	69.41	150.48
Cedar Booms	13	524	1.31	.84	2.15
Elm Logs	2,029	116,921	292.29	76.50	368.79
Hemlock Logs	145,363	4,568,230	6,852.32	4,087.07	10,939.39
Hemlock Booms	733	60,683	151.71		151.71
Maple Logs	18,753	978,944	2,447.34	1,328.28	3,775.62
Oak Logs	1,226	31,453	78.62	58.91	137.53
Pine Logs	191,464	5,560,659	13,901.56	27,952.77	41,854.33
Pine Booms	935	57,318	143.28	341.06	484.34
Poplar Logs	31,654	629,916	1,259.81	511.44	1,771.25
Spruce Logs	77,361	1,770,340	3,540.69	3,060.08	6,600.77
Spruce Booms	571	43,877	109.69	132.40	242.09
Tamarac Logs	127	2,585	3.86		3.86
Piling (Lin-Ft.)	61	4,148	10.37		10.37
Trees pcs.	84			42.00	42.00
Fuelwood (Hard) cds.		3,859.13	1,929.54	634.62	2,564.16
Fuelwood (Soft) cds.		235.25	58.81	36.61	95.42
Shingle Bolts cds.		32.88	35.66	.75	36.41
Poles pcs.	424		115.25	39.59	154.84
Posts pcs.	276		5.52	7.80	13.32
Balsam P. Wood cds.		308.66	216.05	79.48	295.53
Poplar P. Wood cds.		934.87	373.94	160.11	534.05
Spruce P. Wood cds.		274.97	384.96	8.91	393.87
Lagging (Cords)		20.00	28.00		28.00
Pulpwood (exported). cds.	Balsam	274.33		178.31	178.31
	Spruce	228.57		148.57	148.57
			$ 35,886.17	$ 41,412.93	$ 77,299.10

Permits

Pine	1,247,034	Ft. B. M.
Maple	661,621	"
Birch	195,792	"
Basswood	273,187	"
Ash	19,942	"
Cherry	181	"
Spruce	380,400	"
Hemlock	640,822	"
Elm	85,395	"
Poplar	257,067	"
Oak	40,431	"
Beech	18,724	"
Cedar	29,329	"
Balsam	50,051	"
Pulpwood	323.79	Cords
Fuelwood	4,282.29	Cords
Shingle Bolts	39.87	Cords
Poles	20	Pcs.
Posts	6,698	Pcs.
Ties	439	Pcs.

TABLE No. 3

STATEMENT OF PULPWOOD EXPORTED FROM ONTARIO

January 1, to December 31, 1944

District	Crown Lands (Cords)	Private Lands (Cords)	Total (Cords)	Value $ c
Algonquin	666.00	4,146.00	4,812.00	42,772.00
Cochrane	9,371.00	2,766.00	12,137.00	129,456.75
Fort Frances	15,839.93	24,160.49	40,000.42	372,925.81
Geraldton	(Cleared through Port Arthur)			
Kapuskasing	49,917.34	53,081.59	102,998.93	913,535.38
Kenora	978.00	815.50	1,793.50	13,281.75
North Bay	1,822.67	6,208.25	8,030.92	71,220.43
Parry Sound		387.00	387.00	3,897.80
Port Arthur	163,897.30	31,772.00	195,669.30	2,934,904.44
Sault Ste. Marie	1,530.00	2,043.00	3,573.00	32,413.50
Sioux Lookout	3,345.00		3,345.00	76,935.00
Sudbury	1,813.00	3,464.50	5,277.50	49,769.38
Tweed	1,040.41	5,514.00	6,554.41	58,735.92
Total	250,220.65	134,358.33	384,578.98	4,699,848.16

PULP TRAIN ARRIVING AT STATION

TABLE No. 4

STATEMENT OF PULPWOOD EXPORTED FROM ONTARIO

January 1 – December 31, 1944

District	Class of Wood	Crown Lands—Cords			Private Lands—Cords		
		Spruce and Balsam	Jackpine	Poplar	Spruce and Balsam	Jackpine	Poplar
Algonquin	Peeled			666.00	1,927.00		2,219.00
	Rough						
Cochrane	Peeled	7,026.00		2,345.00	255.00		2,511.00
	Rough						
Fort Frances	Peeled		11.06		1,363.44	1,270.22	19.00
	Rough		12,710.94	3,117.93	280.52	1,152.85	20,074.46
Geraldton	(Cleared through Port Arthur)						
Kapuskasing	Peeled	36,850.57			14,736.20		
	Rough	13,066.77			38,345.39		
Kenora	Peeled				37.00	29.50	254.00
	Rough		764.00	214.00	211.00	217.00	67.00
North Bay	Peeled	202.44		1,620.23	639.25		5,569.00
	Rough						
Parry Sound	Peeled				17.00		370.00
	Rough						
Port Arthur	Peeled	22,512.51		673.18	364.00		10,886.00
	Rough	104,990.61	35,721.00		12,735.00	1,556.00	6,231.00
Sault Ste. Marie	Peeled						18.00
	Rough		1,530.00		1,625.00		400.00
Sioux Lookout	Peeled						
	Rough	3,345.00					
Sudbury	Peeled	88.00		1,725.00	676.50		2,788.00
	Rough						
Tweed	Peeled	423.41		617.00	974.00		4,540.00
Total	Peeled	67,102.93	11.06	7,646.41	20,989.39	1,299.72	29,174.00
	Rough	121,402.38	50,725.94	3,331.93	53,196.91	2,925.85	26,772.46
Total		188,505.31	50,737.00	10,978.34	74,186.30	4,225.57	55,946.46

A Diesel Grab Dropping Pulp onto Belt

TABLE No. 5

Timber Areas Abandoned in the year ending March 31, 1945

Date Sold	Date Abandoned	Locality	Area sq. miles	Licensee	Kinds of Timber
Aug. 5, 1941	Feb. 10, 1944	Murphy Twp.	1¼	Feldman Timber Co. Ltd. Schumacher, Ont.	J. Pine Logs Spruce Pulpwood J. Pine
Dec. 9, 1938	May 13, 1944	Phelps and Widdifield	¾	Messrs. O. Allen and Sons, Redbridge, Ont.	Hardwood Logs Hemlock Logs Spruce Logs Balsam Logs White Pine Logs
Nov. 3, 1928	May 13, 1944	Widdifield	¼	Messrs. O. Allen and Sons, Redbridge, Ont.	White Pine Logs Spruce Logs Hardwoods Logs
Oct. 27, 1941	May 1, 1944	Nansen Twp.	½	Northern Traders Ltd. Kapuskasing, Ont.	Spruce Pulp. Balsam Pulp.
Feb. 10, 1944	May 4, 1944	Township 69	3	D. Hanninen, Rheault P.O., Ont.	Pine Logs
July 3, 1942	May 9, 1944	Stoddart Twp.	2	George Lecours, Hearst, Ont.	Spruce Pulp. Balsam Pulp.
Aug. 16, 1943	May 13, 1944	Kendall Twp.	¼	Ed. Chabot Hallebourg, Ont.	Spruce Pulp. Balsam Pulp.
Jan. 24, 1941	May 18, 1944	Cavendish Twp.	¼	Chas. B. Elmhurst, Indian River, Ont.	Maple Birch Elm Hemlock Hard Fuel
Nov. 12, 1940	May 18, 1944	Catharine Twp.	¼	Shepherdson Co. New Liskeard, Ont.	J. Pine Logs Spruce Logs Spruce Pulp.
Nov. 30, 1938	May 18, 1944	Barrie Twp.	1	Wells Bros. R.R. No. 1, Marmora, Ont.	Hardwood Hemlock Pine Spruce
Oct. 11, 1941	May 18, 1944	Palmerston Twp.	¼	Ernest Riddell, Clarendon, Ont.	Pine Logs Poplar Logs Poplar Pulp. White Birch Logs
June 12, 1942	May 30, 1944	Idington Twp.	¼	Eugene Levesque, Harty, Ont.	Spruce Pulp Balsam Pulp
Nov. 9, 1942	May 29, 1944	Catharine Twp.	1½	Armond Touzen, Marter, Ont.	Spruce Logs J. Pine Logs Tamarac Logs Spruce Pulp
Nov. 10, 1941	June 2, 1944	Badgerow Twp.	¼	Wilfred Garow, Verner, Ont.	Spruce Pulp Poplar Pulp
Aug. 19, 1940	June 5, 1944	Idington Twp.	½	R. Forget, Opasatika, Ont.	Spruce Pulp Balsam Pulp

Table No. 5

Timber Areas Abandoned in the year ending March 31, 1945

Date Sold	Date Abandoned	Locality	Area sq. Miles	Licensee	Kinds of Timber
Sept. 16, 1942	June 9, 1944	Eilber Twp.	¼	N. Gagnon, Mattice, Ont.	Spruce Pulp Balsam Pulp
Jan. 16, 1942	June 9, 1944	Van Horne Twp.	¼	J. A. Hutchenson, Dryden, Ont.	Jackpine Pulp Spruce Pulp
Sept. 8, 1942	June 6, 1944	Owens Twp.	¾	M. Ouellette, Harty, Ont.	Spruce Pulp Balsam Pulp
July 3, 1942	June 7, 1944	Owens Twp.	¼	Wilfred Bergeron, Harty, Ont.	Spruce Pulp Balsam Pulp
Oct. 17, 1935	June 19, 1944	Vicinity of Raith Station, Thunder Bay, Dis.	4½	Urho Aho, Fort William, Ont.	Spruce Pulp Balsam Pulp J. Pine Ties Fuelwood
June 3, 1942	June 3, 1944	Vermilion Add'l	1¼	P. J. Scollard, Hudson, Ont.	Spruce Pulp Balsam Pulp
Oct. 14, 1942	June 14, 1944	Colliver and Area N. of Indian River	12	Allied Timber Co., Port Arthur, Ont.	J. Pine Ties J. Pine Logs J. Pine Pulp
Sept. 29, 1941	June 19, 1944	McCowan Twp.	¼	Jos. Matko, Lowther, Ont.	Spruce Pulp
Jan. 21, 1941	June 26, 1944	Hotham Island	1	J. F. Bishop, Spanish, Ont.	R. and White Pine Logs Poplar Pulp
Dec. 30, 1941	July 6, 1944	Devon Twp.	½	Oscar Ojala, R. R. No. 1 South Gillies, Ont.	J. Pine Fuel J. Pine Pulp
Dec. 28, 1938	July 6, 1944	Pettypiece Twp.	¼	Fernand Derouard, Kenora, Ont.	Fuelwood
Dec. 29, 1938	July 13, 1944	Harvey Twp.	¼	Read Bros. Lbr. Co., Bobcaygeon, Ont.	Hemlock Logs Poplar Logs Spruce Pulp Balsam Pulp Poplar Pulp Fuelwood Soft Fuelwood Hard
Sept. 10, 1924	June 6, 1944	Blake and Crooks	1¼	Renshaw and Duesing, Cloud Bay, Ont.	Pine Logs
Dec. 30, 1942	July 10, 1944	Auld Twp.	½	R. Sparks, Cane P.O., Ont.	J. Pine Logs Spruce Logs R. and White Pine Logs
Oct. 4, 1940	July 25, 1944	Kingsford Twp.	¼	A. D. Whitten, and Jas. Monro, Devlin, Ont.	Poplar Pulp Spruce Pulp Balsam Pulp

TABLE No. 5

Timber Areas Abandoned in the year ending March 31, 1945

Date Sold	Date Abandoned	Locality	Area sq. miles	Licensee	Kinds of Timber
Sept. 30, 1941	July 10, 1944	Fell Twp.	3/4	William Peterson, Crystal Falls, Ont.	Cedar Poles
Feb. 23, 1939	July 7, 1944	Galway Twp.	1/4	Read Bros. Lbr. Co., Bobcaygeon, Ont.	White Pine Logs Spruce Logs Balsam Logs Poplar Pulp Cedar Posts
Sold 1892	Aug. 4, 1944	Gibson Twp.	6 1/4	McGibbon Lbr. Co., Penetang, Ont.	All species
Nov. 27, 1940	Aug. 4, 1944	Baxter Twp.	3	McGibbon Lbr. Co., Penetang, Ont.	Pine Logs Tamarac Logs Spruce Logs Balsam Logs Poplar Logs Oak Logs Ash Logs
Oct. 15, 1941	Aug. 4, 1944	Islands 54E 500 A and B939 Georgian Bay	2 1/2	McGibbon Lbr. Co., Penetang, Ont.	White Pine Logs Hardwood Logs
Sept. 29, 1941	Apr. 1, 1944	Nansen Twp.	1/2	Nazaire D'Amours, Moonbeam, Ont.	Spruce Logs Spruce Pulp Balsam
Sept. 4, 1942	Aug. 17, 1944	Nansen Twp.	1/4	W. Lamontagne, Moonbeam, Ont.	Spruce Pulp Balsam Pulp
Oct. 27, 1941	Aug. 17, 1944	Chapman Twp.	1/2	Andrew Jenkins, Sundridge, Ont.	Hardwood Logs Hemlock Logs Spruce Logs Pine Logs
Nov. 25, 1940	July 28, 1944	Merrick Twp.	4	G. V. Roy, North Bay, Ont.	Pine Logs Hardwood Logs
Sold 1881	Apr. 4, 1944	Mills Twp.	1	Messrs. Carson, and Bridgeland, Parry Sound	All Species
Feb. 22, 1928	June 19, 1944	Twp. 28 and 29 Range 21 Twp. 28 Range 22 Algoma Dist.	108	Paul Vasseur, Hearst, Ont	White Pine Logs Green and Burnt
Dec. 17, 1941	Aug. 28, 1944	Timber Berth, R-12-41 Rainy River, Ont.	1 1/2	F. Cornell, Ft. Frances, Ont.	Spruce Logs Spruce Pulp Balsam Poles
Oct. 17, 1941	Aug. 28, 1944	Denbigh Twp.	1/4	T. A. Wilson Lbr. Co., Cannington, Ont.	Hemlock Logs Hardwood Logs Spruce Logs Balsam Logs Pine Logs Cedar Poles

TABLE No. 5

Timber Areas Abandoned in the year ending March 31, 1945

Date Sold	Date Abandoned	Locality	Area sq. miles	Licensee	Kinds of Timber
Sept. 15, 1939	June 6, 1945	Berth L.1 North of Gurney Siding on C.P.R., Thunder Bay Dist.	5	Mellor Timber Co. Ltd., Port Arthur, Ont.	All species
Nov. 29, 1940	Jan. 6, 1945	Leo Twp.	5¼	P. J. Giant, New Liskeard,	R. and W. Pine Logs Jackpine Logs Spruce Logs
Aug. 23, 1943	Mar. 9, 1945	Bridgland Twp.	¾	F. E. Gillette, Thessalon, Ont.	Hardwood Logs R. and W. Pine Logs Spruce Logs
Apr. 29, 1940	Mar. 9, 1945	McKinnon Twp.	9½	Arthur Johnson, Sudbury, Ont.	Hemlock Logs Birch Logs Spruce Logs Spruce Pulp Balsam Pulp Cedar Poles Cedar Posts
Sold 1878	Mar, 14, 1945	Phelps Twp.	½	Wm. Milne and Sons Ltd., North Bay, Ont.	All Species
Prior 1909	Mar. 28, 1945	Mowat Twp.	2½	James Ludgate, Parry Sound, Ont.	All Species
Prior 1909	Mar. 28, 1945	Mowat Twp.	1¾	James Ludgate, Parry Sound, Ont.	All Species
June 22, 1940	Mar. 28, 1945	Darling Twp.	¼	Messrs. Stewart Bros., Waba, Ont.	Red and White Pine Logs Spruce Logs Spruce Pulp Balsam Pulp Poplar Pulp Cedar Posts
Sept. 5, 1916	Mar. 28, 1945	Beresford Twp.	11	William B. Plaunt Sudbury, Ont.	Pine Logs Ties
Aug. 11, 1941	Mar. 28, 1945	Hodgetts Twp.	12	J. A. La Palme, Sudbury, Ont.	Jackpine Logs Red and White Pine Logs
Oct. 11, 1941	Oct. 12, 1944	Ashby and Mayo Twp.	½	R. H. Dillabough, McArthur's Mills, Ontario.	Maple Logs Birch Logs Basswood Logs Elm Logs Ash Logs Poplar Logs Spruce Logs Balsam Logs Cedar Poles

TABLE No. 5

Timber Areas Abandoned in the year ending March 31, 1945

Date Sold	Date Abandoned	Locality	Area sq. Miles	Licensee	Kinds of Timber
Oct. 20, 1942	Oct. 12, 1944	Gurd Twp.	¼	Trout Creek Lumber Co., Powassan, Ont.	Pine Logs Hardwood Logs Hemlock Logs Spruce Logs
Aug. 12, 1942	Oct. 12, 1944	Brower Twp.	½	T. B. Skidmore, Brower, Ont.	Spruce Pulp Balsam Pulp Poplar Pulp
Jan. 9, 1926	Nov. 6, 1944	Milner Twp.	2	W. T. Craig and Sons, Gowganda, Ont.	R. and W. Pine Logs
July 16, 1943	Nov. 15, 1944	Blair Twp.	5	Laidlaw Belton Lbr. Co. Sarnia, Ont.	R.andW.Pine Logs Jackpine Logs Spruce Logs Balsam Logs
Dec. 18, 1943	Dec. 14, 1944	Wylie Twp.	½	John Mohns, Pembroke, Ont.	R.andW.Pine Logs Poplar Logs Spruce Pulp Balsam Pulp Poplar Pulp Fuelwood
Nov. 23, 1943	Aug. 28, 1944	Matawatchan Twp.	½	T. A. Wilson Lbr. Co. Ltd., Cannington, Ont.	Hardwoods Logs Hemlock Logs Spruce Logs
Prior to 1893	Apr. 13, 1944	Wood Twp.	8	Oscar G. Eplett, Waubaushene, Ont.	All Species
Jan. 16, 1937	June 27, 1944	On Lac Seul, between Stoney Point and Aldous Bay, Kenora Dist.	16	O. R. Greer, Watcomb, Ont.	Ties
June 10, 1940	Sept. 10, 1944	Fell Twp.	1½	Felix Danis, Crystal Falls, Ont.	Spruce Pulp Poplar Pulp
Apr. 29, 1940	Sept. 15 1944	Laurier Twp.	½	R. J. Osborne, Trout Creek, Ont.	Spruce Pulp Balsam Pulp
Mar. 18, 1942	Mar. 31, 1945	Sturgeon Lake Area Vicinity of Savant Station-Kenora, Dist.	6	Russell and Johnson, Savant Lake, Ont.	J. Pine Ties
Dec. 16, 1941	Oct. 16, 1944	Armour Twp.	1	Wilfred Brown, Katrine, Ont.	Pine Logs Hemlock Logs Spruce Logs Balsam Logs Hardwood Logs
Sept. 16, 1942	Oct. 12, 1944	Lebel Twp.	1¼	Ed. Wilson, Kirkland Lake, Ont.	J. Pine Logs

Unloading Pulp Cars at a Pulp Mill

Table No. 6

Timber Areas Sold during the year ending March 31, 1945

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Mar. 23	Apr. 5	Cuttle Lake Area Rainy River Dis.	1½	1	Clark Robertson, Ft. Frances, Ont.	Jackpine Logs		$4.50	$1.50	$6.00 Per MBM
						Spruce Pulpwood		.35	1.40	1.75 Per Cd.
						Jackpine		.35	.40	.75 Per Cd.
Apr. 25	May 11	*Parcel 1* Mafeking and Rugby Twps. Kenora Dist.	1	1	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Pulpwood		.35	.40	.75 Per Cd.
						Spruce Pulpwood		.45	1.40	1.85 Per Cd.
Apr. 25	May 11	*Parcel 2* Mafeking Twp. Kenora District	2	1	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Sawlogs		8.50	1.50	10.00 Per MBM
						Spruce Sawlogs		8.50	2.00	10.50 Per MBM
						Jackpine Pulpwood		.35	.40	.75 Per Cd.
						Spruce Pulpwood		.45	1.40	1.85 Per Cd.
Apr. 25	May 11	*Parcel 3* Mafeking Twp. Kenora District	3	1	Dryden Paper Co. Ltd., Dryden, Ont	Jackpine Sawlogs		8.50	1.50	10.00 Per MBM
						Spruce Sawlogs		8.50	2.00	10.50 Per MBM
						Jackpine Pulpwood		.30	.40	.70 Per Cd.
						Spruce Pulpwood		.40	1.40	1.80 Per Cd.
May 6	May 22	Eilber Twp.	¾	1	R. Bezeau, Parthia, Ont.	Spruce Pulpwood		.35	1.40	1.75 Per Cd.
						Balsam Pulpwood		To be paid for at the same rate as Spruce Pulpwood.		
May 11	May 29	Brower Twp.	¼	1	T. B. Skidmore, Brower, Ont.	Spruce Pulpwood	.05	.20	1.40	1.65 Per Cd.
May 16	June 5	Afton Twp. Pt., Sudbury, Dist.	17½	2	J. Don Cockburn, Sturgeon Falls, Ontario	Red and White Pine Logs	1.85	6.00	2.50	10.35 Per MBM
						Hardwood Logs	2.00	4.00	2.50	8.50 Per MBM
June 7	June 26	Hanlon Twp.	½	1	M. J. Cooney, Hearst, Ont.	Spruce Pulpwood		.35	1.40	1.75 Per Cd.
						Balsam Pulpwood		1.05	.70	1.75 Per Cd.

TABLE NO. 6

Timber Areas Sold during the year ending March 31, 1945

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
June 7	June 26	McCowan Twp.	¼	3	Joe Pohonka Lowther, Ont.	Spruce Pulpwood	.38	.50	1.40	2.28 Per Cd.
						Balsam Pulpwood		1.58	.70	2.28 Per Cd.
June 10	June 26	Eby Twp.	¼	1	T. S. Woolings, Englehart, Ont.	Spruce Pulpwood	.05	.35	1.40	1.80 Per Cd.
						Balsam Pulpwood		1.10	.70	1.80 Per Cd.
June 14	June 29	Barker Twp.	½	2	Josephat Perrault Reesor, Ont.	Spruce Pulpwood	.15	.40	1.40	1.95 Per Cd.
						Balsam Pulpwood		1.25	.70	1.95 Per Cd.
June 21	July 10	McCrea Twp.	½	4	J. H. Chevier, Opasatika, Ont.	Spruce Pulpwood	.60	.45	1.40	2.45 Per Cd.
						Balsam Pulpwood	Same Pulpw	rate ood	as ten	dered on Spruce
June 26	July 12	Williamson Twp.	½	1	J. E. Tremblay, Harty, Ont.	Spruce Pulpwood		.40	1.40	1.80 Per Cd.
						Balsam Pulpwood	Same Pulpw	rate ood.	as ten	dered on Spruce
July 10	July 26	Idington Twp.	1¼	2	Eugene Levesque Harty, Ont.	Spruce Pulpwood		.45	1.40	1.85 Per Cd.
						Balsam Pulpwood	Same r	ate as	Spruce	Pulpwood.
July 20	Aug. 8	Lee Twp.	13	2	E. V. Woolings, Englehart, Ont.	Poplar Pulpwood	.05	.25	.40	.70 Per Ca.
						Poplar Logs		2.50	2.00	4.50 Per MBM
						Spruce Logs		6.00	2.00	8.00 Per MBM
						Jackpine Logs		6.50	1.50	8.00 Per MBM
						Spruce Pulpwood		.20	1.40	1.60 Per Cd.
July 24	Aug. 15	Area South of Indian Reserve 23A and Wild Potato Lake Rainy River Dis.	6	1	F. Cornell, Fort Frances, Ont.	Spruce Pulpwood		.25	1.40	1.60 Per Cd.
						Balsam Pulpwood	Same r	ate as	Spruce	Pulpwood.
Aug. 2	Aug. 21	Owens Twp.	¼	1	F. Gallant, Val Rita, Ont.	Spruce Pulpwood		.50	1.40	1.90 Per Cd.
						Balsam Pulpwood		Same r	ate as	Spruce Pulpwood.

TABLE NO. 6

Timber Areas Sold during the year ending March 31, 1945

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Aug. 3	Aug. 24	McFadden Twp. *Parcel 1*	9	1	Kerr-Addison Gold Mines Ltd., 80 King St. W., Toronto, Ont.	White Pine Logs Spruce Logs Jackpine Logs Spruce Pulpwood	$4.00 4.00 4.00	8.00 7.00 7.50 .10	2.50 2.00 1.50 1.40	14.50 Per MBM 13.00 Per MBM 13.00 Per MBM 1.50 Per Cd.
Aug. 4	Aug. 24	Hearst Twp.	21	3	Dominion Bottling Works Lumber, Kirkland Lake, Ont.	Spruce Logs Jackpine Logs White Pine Logs Spruce Pulpwood Balsam Pulpwood	4.25 4.25 3.75 .30 .30	7.00 7.50 8.00 .10 .10	2.00 1.50 2.50 1.40 1.40	13.25 Per MBM 13.25 Per MBM 14.25 Pes MBM 1.80 Per Cd. 1.80 Per Cd.
Aug. 14	Aug. 30	Devitt Twp.	¼	1	Ed. Chabot, Hallebourg, Ont.	Spruce Pulpwood Balsam Pulpwood		.40 Same	1.40 rate as	1.80 Per Cd. Spruce Pulpwood
Aug. 30	Sept. 19	McCowan Twp.	½	5	A. Belair, Opasatika, Ont.	Spruce Pulpwood Balsam Pulpwood	.56	.50 Same Spruce	1.40 price Pulp.	2.46 Per Cd. as tendered on
Sept. 11	Sept. 26	Sankey Twp.	12	1	R. Bezeau, Parthia, Ont.	Spruce Pulpwood Balsam Pulpwood		.35 Same	1.40 rate as	1.75 Per Cd. Spruce Pulpwood
Sept. 20	Oct. 4	McTavish Twp.	¾	1	Oscar Styffe Ltd., Port Arthur, Ont.	Spruce Pulpwood Balsam Pulpwood		.60 .55	1.40 .70	2.00 Per Cd. 1.25 Per Cd.
Sept. 20	Oct. 6	Hartington Twp.	3	1	Leahy Timber Co., Ltd. Port Arthur, Ont.	Jackpine Logs Jackpine Pulpwood Spruce Pulpwood	1.75	6.50 .35 .60	1.50 .40 1.40	9.75 Per MBM .75 Per Cd. 2.00 Per Cd.
Sept. 20	Oct. 10	Nansen Twp.	1½	1	D'Amours Bros., Per Nazaire D'Amours, Moonbeam, Ont.	Spruce and Balsam Logs		1.8 Cu.	Foot	—1.8c per Cu. Ft.

TABLE No. 6

Timber Areas Sold during the year ending March 31, 1915

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Oct. 2	Oct. 16	Kendrey Twp.	1	2	V. T. Filion, Moonbeam, Ont.	Spruce Pulpwood Balsam Pulpwood	.15	.60 Same rate as tendered on Spruce Pulpwood.	1.40	2.15 Per Cd.
Oct. 12	Oct. 16	Mack Twp.	½	1	S. L. Sellers, Blind River, Ont.	Pine Logs Hemlock Logs Yellow Birch Logs	......	5.00 2.50 2.00	2.50 1.50 2.50	7.50 Per MBM 4.00 Per MBM 4.50 Per MBM
Oct. 14	Oct. 31	Cascaden Twp.	1½	1	Leo Gervais, 57 Levis St., Sudbury, Ont.	Mature Pine Logs Spruce Logs	3.05 2.55	5.00 4.00	2.50 2.00	10.55 Per MBM 8.55 Per MBM
Oct. 16	Nov. 1	Zealand Twp.	½	1	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Logs Jackpine Pulpwood Spruce Pulpwood	 .05 .05	8.00 .30 .30	1.50 .40 1.40	9.50 Per MBM .75 Per Cd. 1.80 Per Cd.
Oct. 16	Nov. 1	McCann Twp.	½	2	Lemuel Carr, 56 Elm St. S., Timmins, Ont.	Jackpine Logs Spruce Logs Spruce Pulpwood Balsam Pulpwood	1.35 1.05 .15	6.50 6.50 .20 To be paid for at tender rate on Spruce Pulpwood.	1.50 2.00 1.40	9.35 Per MBM 9.55 Per MBM 1.75 Per Cd.
Oct. 17	Nov. 29	Janes Twp.	1½	1	Mattawa Wood Products Ltd., North Bay, Ont.	Jackpine Pulpwood		.60	.40	1.00 Per Cd.
Oct. 17	Nov. 6	Mack and McGiverin Twps.	6	1	Ernie D. Nyman, Blind River, Ont.	Spruce Pulpwood Balsam Pulpwood Poplar Pulpwood	.05 .05 .05	.25 .30 .25	1.40 .70 .40	1.70 Per Cd. 1.05 Per Cd. .70 Per Cd.
Oct. 17	Nov. 3	Blain Twp. Pt.	¼	1	Sam Kukkula, Box 23, Swastika, Ont.	Jackpine Logs Poplar Logs Spruce Pulpwood Poplar Pulpwood	.50 .10 .20 .05	6.00 3.00 .20 .10	1.50 2.00 1.40 .40	8.00 Per MBM 5.10 Per MBM 1.80 Per Cd. .55 Per Cd.

TABLE NO. 6

Timber Areas Sold during the year ending March 31, 1945

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Oct. 23	Nov. 10	Leitch Twp.	¾	1	Wm. Streahorn, Hunta, Ont.	Spruce Pulpwood	.10	.20	1.40	1.70 Per Cd.
						Balsam Pulpwood		Same rate as tendered on Spruce Pulpwood.		
Oct. 30	Nov. 22	Sebastopol and Griffith Twps.	5	1	T. A. Wilson Lbr. Co. Ltd., Cannington, Ont.	Pine Logs	2.00	7.00	2.50	11.50 Per MBM
						Spruce and Balsam Logs	1.10	4.50	2.00	7.60 Per MBM
						Hemlock Logs	.55	3.00	1.50	5.05 Per MBM
						Cedar Logs	.50	4.00	1.50	6.00 Per MBM
						Tamarac Logs	.50	5.00	1.50	7.00 Per MBM
						Poplar Logs	.55	2.50	2.00	5.05 Per MBM
						Hardwood Logs	1.30	3.50	2.50	7.30 Per MBM
Nov. 1	Nov. 16	Dungannon Twp.	¾	3	Guy Wilson, Boulter, Ont.	Pine Logs	2.30	7.50	2.50	12.30 Per BM
						Spruce and Balsam	.20	5.00	2.00	7.20 Per MBM
						Poplar Logs		3.00	2.00	5.00 Per MBM
Nov. 9	Nov. 24	Stanhope Twp.	¼	1	John J. Hewitt, Boskung, Ont.	Hemlock Logs		2.50	1.50	4.00 Per MBM
						Pine Logs		2.50	2.50	10.00 Per MBM
						Hardwood Logs		3.50	2.50	6.00 Per MBM
						Fuelwood (Hard)		.25	.50	.75 Per Cd.
Nov. 16	Dec. 4	Sifton Twp.	1	1	Beauchamp Shrumm, Stratton, Ont.	Jackpine Logs		4.50	1.50	6.00 Per MBM
						R. and W. Pine Logs		5.00	2.50	7.50 Per MBM
						Spruce Logs		4.00	2.00	6.00 Per MBM
						Poplar Logs		1.75	2.00	3.75 Per MBM
						Spruce Pulpwood		.25	1.40	1.65 Per Cd.
						Poplar Pulpwood		.10	.40	.50 Per Cd.
						Jackpine Pulpwood		.35	.40	.75 Per Cd.
						Cedar (Posts)			.02	.02 Each
Nov. 16	Dec. 4	Carter Twp.	4		Messrs. Souliers and Dauteuil, P.O. Box 114, Gogama, Ont.	Jackpine Logs	1.00	5.25	1.50	7.75 Per MBM
						Spruce Pulpwood		.20	1.40	1.60 Per Cd.
						Balsam Pulpwood		.90	.70	.60 Per Cd.

TABLE No. 6

Timber Areas Sold during the year ending March 31, 1945

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Nov. 20	Dec. 8	Mayo Twp.	1 5/8	2	Bert Backer, McArthur's Mills, Ont.	Hardwood Logs	4.10	4.50	2.50	11.10 Per MBM
						Hemlock Logs	3.10	3.50	1.50	8.10 Per MBM
						Spruce Logs	3.10	5.00	2.00	10.10 Per MBM
						Balsam Logs	3.10	5.00	2.00	10.10 Pes MBM
						Poplar Logs	2.60	3.00	2.00	7.60 Per MBM
						Pine Logs	7.60	7.50	2.50	17.60 Per MBM
Nov. 21	Dec. 4	Amedroz Island, Georgian Bay	4	1	J. F. Bishop, Spanish, Ont.	Spruce Pulpwood	.10	.10	1.40	1.60 Per Cd.
						Balsam Pulpwood		Same rate as Spruce Pulp.		
						Poplar Pulpwood	.10	.10	.40	.60 Per Cd.
Dec. 1	Dec. 14	Dance Twp.	2	1	Herbert Robertson, R.R. No. 1 Devlin, Ont.	Red and White Pine	1.00	5.00	2.50	8.50 Per MBM
						Jackpine Logs	1.00	4.50	1.50	7.50 Per MBM
						Poplar Logs	.50	1.00	2.00	3.50 Per MBM
						Spruce Logs	.50	4.00	2.00	6.50 Per MBM
						Poplar Pulpwood	.15	.20	.40	.75 Per Cd.
						Spruce Pulpwood	.75	.35	1.40	2.50 Per Cd.
						Jackpine Pulpwood	.25	.45	.40	1.10 Per Cd.
						Birch Fuelwood	.35	.15	.50	1.00 Per Cd.
						Dry Fuelwood	.20	.15	.25	.60 Per Cd.
Dec. 4	Dec. 18	Twp. 28 Dist. of Sudbury	2	2	Grout and Fraser, Chapleau, Ont.	Jackpine Logs	3.50	6.00	1.50	11.00 Per MBM
						Spruce Logs	3.50	5.50	2.00	11.00 Per MBM
						J. Pine (Pitprops)	....	....	1.25	1.25 Per Cd.
						Spruce (Pitprops)	....	....	2.30	2.30 Per Cd.
Dec. 9	Dec. 27	Raglan Twp.	1½	2	John T. Drohan, Barry's Bay, Ont.	Pine Logs	2.50	7.50	2.50	12.50 Per MBM
						Spruce Logs	3.00	5.00	2.00	10.00 Per MBM
						Balsam Logs	3.00	5.00	2.00	10.00 Per MBM
						Cedar Logs	2.00	4.50	1.50	8.00 Per MBM
						Hemlock Logs	3.75	3.50	1.50	8.75 Per MBM
						Hardwood Logs	2.25	4.50	2.50	9.25 Per MBM

TABLE No. 6

Timber Areas Sold during the year ending March 31, 1945

Date Offered 1944	Date Sold 1944	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Dec. 18	Jan. 3	Hanlon Twp.	2¼	1	Leo Paul Croteau, Ryland, Ont.	Poplar Logs	.....	1.25	2.00	3.25 Per MBM
						Spruce Pulpwood		.40	1.40	1.80 Per Cd.
						Balsam Pulpwood		Same rate as tendered on Spruce Pulp wood.		
Dec. 18	Jan. 15	Casgrain Twp.	½		Godfrey Veilleux, Hearst, Ont.	Spruce Sawlogs		5.00	2.00	7.00 Per MBM
						Spruce	.....	.45	1.40	1.85 Per Cd.
Dec. 20	Jan. 8	Kendrey Twp.	½	1	Leo Ouellette, Smooth Rock Falls Ont.	Spruce Pulpwood	.....	.50	1.40	1.90 Per Cd.
Jan. 9	Jan. 26	Nightingale Twp.	¾	2	Whitney Lbr. Co. Ltd., Whitney, Ont.	Hardwood Logs		4.50	2.50	7.00 Per MBM
						Pine Logs		7.50	2.50	10.00 Per MBM
						Hemlock Logs		3.50	1.50	5.00 Per MBM
						Spruce Logs		5.00	2.00	7.00 Per MBM
						Spruce Pulpwood	2.00	.85	1.40	4.25 Per Cd.
						Balsam Pulpwood	1.50	.55	.70	2.75 Per Cd.
						Cedar Poles		.25	.50	.75 Each
						Cedar Posts	.....	.03	.02	.05 Each
Jan. 17	Feb. 5	E. McFadden Twp.	12	3	The Chesterville Larder Lake Gold Mining Co. Ltd., 330 Bay St., Toronto, Ont.	White Pine Logs	1.00	8.00	2.50	11.50 Per MBM
						Red Pine Logs	1.00	7.00	2.50	10.50 Per MBM
						Jackpine Logs	1.00	7.50	1.50	10.00 Per MBM
						Spruce Logs	1.00	7.00	2.00	10.00 Per MBM
						Spruce Pulpwood	.50	.10	1.40	2.00 Per Cd.
						Balsam Pulpwood	.50	.80	.70	2.00 Per Cd.
Feb. 19	Feb. 28	Legault and Lapierre Twps.	4	2	Westree Lbr. Co. Ltd., Westree, Ont.	Jackpine Logs	2.00	6.00	1.50	9.50 Per MBM
						Spruce	2.00	5.50	2.00	9.50 Per MBM
						Spruce Pulpwood	.35	.25	1.40	2.00 Per Cd.
						Jackpine (Pitwood)		.60	.40	1.00 Per Cd.

The Smokestacks of a Pulp Mill

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THIS AGREEMENT, made this 19th day of June, A.D. 1944.

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART,

—and—

BROMPTON PULP AND PAPER COMPANY LIMITED hereinafter referred to as the "Company"

OF THE SECOND PART:

WHEREAS by Agreement dated the 18th day of February, A.D. 1942 the Crown granted to the Company the right to cut and remove timber from the areas described in Schedule "A" attached thereto, upon the terms and conditions therein set forth;

AND WHEREAS it was provided by Paragraph 29 of the said Agreement that the Crown would terminate the cutting rights of other parties operating on the areas in the said Schedule "A", subject to the conditions and provisions in the said Paragraph 29;

AND WHEREAS the Crown, prior to entering into the said Agreement with the Company, had granted certain cutting rights to Northern Wood Preservers, Limited in and upon Area No. 7A described in the said Schedule "A", and has requested Brompton Pulp and Paper Company, Limited to relinquish the cutting rights granted to it in and upon the said Area No. 7A, and to accept another area in substitution therefore, which the Company has agreed to do upon the terms and conditions hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor-in-Council, and the Company agree to and with each other as follows:

1. The Company hereby releases to the Crown all its cutting rights and interest in, to and upon the said hereinbefore recited Area No. 7A, and agrees that it shall henceforth be deemed to be and is hereby deleted from the said Schedule "A" of the said Agreement dated the 18th day of February, A.D. 1942.

2. The Crown agrees that it will, not later than three (3) months after the Company shall have submitted to it a plan and a general description covering an area (hereinafter called the new "area") approximately of the same size and having the same quantity of timber as the said Area No. 7A, and as advantageously as reasonably may be located, grant to the Company cutting rights to remove the kinds of timber set out in the hereinbefore recited Agreement of the 18th day of February, A.D. 1942 from such "new area", and in the same manner and subject to the same conditions as though the said "new area" were expressly described in the said Schedule "A" in the place and stead of the said Area No. 7A.

3. The Company agrees to submit such plan and general description of the "new area", to be substituted, to the Crown not later than five (5) years from the date hereof, and should the Company fail to do so it shall not after such five-year period be entitled to ask for such "new area" in substitution for Area No. 7A.

4. The Crown agrees that it will, for a period of five (5) years from the date hereof or such sooner date as the Company may select an area in substitution for the said Area No. 7A, hold in reserve the area known as the "Pikitigushi Watershed Area", so that the Company may, if it desires, select such area as the "new area". Provided, however, that the Company shall not be bound to select the said "Pikitigushi Watershed Area" by reason of the reservation of the same by the Crown.

5. This Agreement shall supplement and amend the said Agreement dated the 18th day of February, A.D. 1942, the terms of which in all other respects expressly approved and confirmed.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered in the presence of:	"W. G. THOMPSON" (seal)
"F. A. MacDOUGALL"	Minister of Lands and Forests for the Province of Ontario.
"A. McCANN"	Brompton Pulp and Paper Company, Limited.
"A. McCANN"	By: "P. H. SCOWEN" General Manager (seal)
	And: "J. FROST" Asst. Treasurer.

THIS AGREEMENT, made the Eighth day of November, A.D. 1944,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario, as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART,

—and—

A. B. GORDON AND CO. LTD., hereinafter called the "Company",

OF THE SECOND PART:

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and subject to the granting of a yearly license pursuant to The Crown Timber Act Chapter 36 R.S.O. 1937 and to the conditions and terms hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of Ten (10) years from the First day of April, A.D. 1944 the right to cut and remove the timber hereinafter specified, in Clause 2 of this Agreement, on the lands described in Schedule "A" attached hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Red and White Pine Sawlogs—$8.75 per M. ft. B. M. Doyle rule (inclusive of brush-burning charges). The above rate is inclusive of Crown Dues.

3. The Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of forty (40) square miles, commencing from the First day of April, 1944. Interest at the rate of six percent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister, the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The right is reserved by the Crown to deal with the lands covered by this Agreement, and the timber standing, growing and being thereon, for reforestation or such other purposes which, in the opinion of the Minister, may be necessary for the development and maintenance of any industry or industries other than timber and kindred industries.

6. The Company, upon execution of this Agreement, shall deposit with the Crown, in the Department of Lands and Forests, bonds approved by the Minister in the sum of Ten Thousand Dollars ($10,000.00) to be held by the Crown for the due performance by the Company of its obligations hereunder.

7. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may, upon sixty (60) days' notice in writing given to the Company at its Head Office at Toronto, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposit and other collateral securities herein deposited forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

8. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right.

9. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above-described, and the timber standing, growing and being thereon, for forest management purposes and other purposes, as the Minister may see fit.

10. Within three (3) years from the date of the Agreement the Company shall file with the Department a plan which shall be satisfactory to the Minister for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

11. Proper sworn returns of the quantity of timber cut in each Season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of Six percent (6%) per annum, calculated from the First day of October in the same year.

12. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

13. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried out in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown and the operation has been declared satisfactory by the Minister.

14. No refuse, sawdust, chemicals or matter of any other kind shall be placed in or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

15. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto and all Regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

16. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

17. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chap. 45, and Regulations made thereunder.

18. The Company convenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

19. The Company convenants and agrees that it will manufacture all log timber cut on the area above-described into lumber, ties, or other manufactured products, to the satisfaction of the Minister, in the Province of Ontario.

20. It is understood and agreed that no operations other than those conducted by and for the Company shall be permitted on the said area without the consent in writing of the Minister.

21. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

22. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut and the cost of such marking shall be borne by the Company.

23. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 2,000,000 feet B.M., mill scale.

24. Should the Company establish any community for the purpose of utilizing the timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

25. The Company shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Lake Timagami, and no warehouses or other buildings may be erected without the written approval of the Minister.

26. The Company shall not clear for skidways or rollways any land along the shores of Lake Timagami, nor shall booming or towing operations be carried on by the said Company on the said Lake during the months of July and August in each year, during the currency of this Agreement.

27. All officers of the Crown, including scalers, scalers' assistants, and check-scalers, who are designated to work on the operation of the Company shall be provided with accommodation and board to the satisfaction of the Minister and at the expense of the Company.

28. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under the Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

29. The Company hereby convenants and agrees to observe, perform and keep all the convenants, provisions, agreements and conditions on its part herein contained.

30. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario.

31. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the Parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered
in the presence of:
"F. A. MacDOUGALL
"K. MERRYFIELD"

Witness as to signature of
A. B. GORDON
"D. S. MACDONALD"

"W. G. THOMPSON (seal)
Minister of Lands and Forests for the Province of Ontario.

A. B. GORDON and CO. LIMITED.
by: "A. B. GORDON"
President.
and: "T. M. REASLEY" (seal)
Secretary.

This is Schedule "A" referred to in the Agreement between His Majesty the King and A. B. Gordon and Co. Limited dated the 8th day of November, 1944.

ALL AND SINGULAR that certain territory situate in the Townships of LeRoche, Cynthia and Belfast in the Timagami Provincial Forest, District of Nipissing, containing a total area of 43 square miles, more or less, and which may be more particularly described as follows:—

The Whole of the Township of LeRoche containing an area of 36 square miles, more or less.

Cynthia Township

All that part of the said township lying west of the western shore of Lake Timagami and north of the northern shore of Devil Bay of Lake Timagami, containing an area of 5 square miles, more or less.

Belfast Township

All that part of the said township lying north of the northern shore of Obabika Inlet of Lake Timagami and east of a line drawn north astronomically from the 3-mile post on the south boundary of the said township and containing an area of 2 square miles, more or less.

THIS AGREEMENT, made the 26th day of May, A.D. 1944.

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART,

—and—

KALAMAZOO VEGETABLE PARCHMENT COMPANY, hereinafter called the "Company",

OF THE SECOND PART:

WHEREAS the Company is engaged in the manufacture of kraft paper and specialties at Kalamazoo, Michigan, and has recently acquired the assets of the Espanola Mill formerly owned by the Abitibi Power and Paper Company, Limited, in Receivership, which mill the Company intends to rehabilitate at an expenditure of approximately Two Million Dollars ($2,000,000.00) for the production of sulphate pulp and other products which may be used in connection with its industry at Kalamazoo, Michigan;

AND WHEREAS, in order to support the said industry, it is necessary that the Company should have a supply of pulpwood, and it has applied to the Crown for cutting rights on the area hereinafter mentioned, formerly held by the said Abitibi Power and Paper Company, Limited, and on other areas of public lands as hereinafter described;

AND WHEREAS, the Receiver and Manager of the Abitibi Power and Paper Company, Limited has abandoned the area described in Schedule "A" formerly held by the said Company, and the Crown deems it expedient and in the public interest to grant sole cutting-rights on the said area and the areas described in Schedules "B" and "C" hereto to Kalamazoo Vegetable Parchment Company upon the terms and conditions hereinafter set forth;

AND WHEREAS the said areas have been partly cut and burned over;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. In consideration of the covenants and agreements on the part of the Company herein contained, the Crown, with the approval and consent of the Lieutenant-Governor-in-Council, and subject to the terms and conditions hereof, doth grant to the Company for a period of twenty-one (21) years from the First day of April, 1943 the sole right to cut and remove the timber specified in Clause 2 of this Agreement in and upon the lands described in Schedule "A" hereto and the lands selected from Schedules "B" and "C" hereto, which Schedules form part of this Agreement.

Provided that for a period of three (3) years from the date hereof, and thereafter until terminated by the Minister upon six (6) months' notice in writing, the Company may, with the consent of the Minister, abandon any or all of the lands described in Schedule "A" hereto; and where such consent is not given the lands which the Company desires to abandon shall remain subject to the terms and conditions of this Agreement.

In addition to the cutting rights granted to the Company hereunder on the lands described in Schedule "A" hereto, the Company shall have the right for a period of three (3) years from the date hereof, and thereafter until terminated by the Minister upon six (6) months' notice in writing, to examine the lands described in Schedule "B" hereto and to select such portions thereof as it may desire as a further source of pulpwood, and thereupon such portions so selected of the said lands described in Schedule "B" hereto shall be added to the lands held under this Agreement, and all the terms and conditions hereof as to rates and otherwise shall apply to such additional lands.

In the event of the Company failing to exercise its rights to select portions of the lands described in Schedule "B" hereto within the period allowed, the Company shall be deemed to have abandoned all interest in the said lands described in Schedule "B" hereto, and thereupon the Crown shall be free to dispose of them as it may see fit.

In further addition to the aforesaid cutting rights granted to the Company hereunder, the Company shall have the right at any time prior to the Seventh day of December, 1945 to examine the lands described in Schedule "C" hereto, and to select such portions thereof as it may desire as a further source of pulpwood, and thereupon such portions so selected of the said lands described in Schedule "C" hereto shall be added to the lands held under this Agreement, and all terms and conditions hereof as to rates and otherwise shall apply to such additional lands. Such right to examine the lands described in Schedule "C" hereto and to select such portions thereof as the Company may desire shall be subject to the Company obtaining from Abitibi Power and

Paper Company, Limited—which has, pursuant to Agreement, the cutting rights on the said lands described in Schedule "C"—the consent to examine such lands and the transfer of the cutting rights on the portions selected.

The Crown will terminate any existing timber licenses within the boundaries of the lands described in Schedule "A" hereto and those portions of the lands described in Schedules "B" and "C" hereto which the Company may select, as in this clause contained. Provided that the cutting privileges of the Licensees on the lands described in Schedule "A" hereto shall be terminated by the Crown as of March 31st, 1945, and that the cutting privileges of the Licensees upon any portion of the lands in Schedules "B" and "C" hereto which the Company may select shall be terminated upon one year's notice in writing to be given forthwith by the Minister after the selection of such portion.

2. The Company shall pay to the Honourable the Treasurer of the Province of Ontario, subject to the provisions and conditions herein contained and subject to such other conditions, orders and regulations as may be passed or made in relation thereto, the following rates for timber cut,—

Jackpine pulpwood—for 5 years from and after the commencement of cutting operations	.40 per cord
and thereafter, for the balance of the term hereby created	.50 per cord
Spruce Pulpwood	1.40 per cord
Balsam Pulpwood	.70 per cord
Other Species of pulpwood	.40 per cord

The above rates are inclusive of Crown dues. Sawlogs or other timber—at such prices as the Minister may from time to time determine.

3. Proper sworn returns of the quantity of pulpwood and other timber cut each season shall be made to the Crown in conformity with the Regulations under The Crown Timber Act, and payment shall be made for such pulpwood and timber not later than the First day of October in each year, and the Crown shall have all the rights and powers in respect of enforcing such payment as are provided under The Crown Timber Act. On all accounts due and payable on the First day of October which remain unpaid after the 31st day of October in the same year interest at the rate of six percent (6%) per annum shall be charged until paid, calculated from the First day of October.

4. Pulpwood taken out in lengths of less than eight feet shall be measured, returned and paid for on the basis of stacked cords of 128 cubic feet. Pulpwood taken out in lengths of eight feet or more shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

5. The Company has commenced and has expended a considerable sum of money on the rehabilitation of the pulp mill at Espanola, Ontario, and the Company agrees that it will complete the said rehabilitation and place the said pulp mill in operation with as much expedition as possible; subject, in view of war conditions, to obtaining the necessary priorities. The said pulp mill when rehabilitated and placed in operation, shall have a minimum capacity of approximately one hundred (100) tons of pulp per diem, and the Company will expend in the rehabilitation thereof and for the necessary equipment and appurtences thereto approximately Two Million Dollars ($2,000,000.00) of lawful money of Canada or so much thereof as may be necessary to completely equip an efficient pulp mill of such capacity.

6. In each year and every year ending the 31st day of March, after the rehabilitation of the said pulp mill, while this agreement is in force the Company shall cut from the lands which are subject to the terms and conditions hereof,

and use at the said pulp mill at Espanola, Ontario, a minimum of 50,000 cords. The maximum cut in any one such year shall not exceed 150,000 cords of pulpwood without the consent of the Minister, in writing.

7. The Company will harvest all sawlog timber and all other timber except pulpwood in such quantities as the Minister may from time to time direct, and shall cause to be manufactured within the Province of Ontario such sawlog and other timber into such sawn products as the Minister may from time to time direct.

The Company shall, as soon as the necessary priorities are available for the required material and labour, construct, erect and install a sawmill or sawmills having a minimum capacity of 20,000 feet of lumber per diem, such sawmill or sawmills to be completed within a reasonable time.

8. As security for the due performance by the Company of its obligations hereunder, the Company shall deposit with the Crown the sum of $50,000.00 of lawful money of Canada or Bearer Bonds of the Dominion of Canada having a face value of $50,000.00 in lieu thereof.

9. In the event of the Company at any time making default under the terms of this Agreement, the Minister may give notice in writing to the Company, which shall be sent to it by registered post addressed to the Head Office of the Company, stating the default complained of and requiring the Company to make good such default, and if at the expiration of six (6) months from the date of such notice the default complained of has not been made good, the Minister may declare the rights of the Company under this Agreement forfeited, and thereupon the cash deposit or Bearer Bonds deposited pursuant to the terms hereof shall be forfeited and become the absolute property of the Crown, and this Agreement shall be terminated.

Provided, however, that any default in delay on the part of the Company in the performance or observance of any of the terms and provisions of this Agreement occasioned in whole or in part through extended interruption to power supply, strikes, fire, sabotage, tempest, war, action by princes or sovereign states, acts of God, or other cause beyond the control of the Company, shall not be or be deemed to be a default on the part of the Company under this Agreement.

Provided, further, that the Minister shall be entitled to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justified the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

Provided, further, that any interest charge or penalty under this Agreement shall not affect the rights of the Crown to forfeiture under this clause.

10. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands described in Schedules "A", "B", and "C" hereto, including the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit the generality of the foregoing, it is here specially stipulated and agrees as follows:

(a) The Crown reserves and excepts from the lands above-described the right of way over any and all railways or travelled roads, islands, Indian Reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for, or in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister has entitled or will entitle the applicant or applicants to a lease or patent of such lands; together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in Schedules "A", "B" and "C" hereto for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable;

(b) All water powers and privileges on the said areas or territory not heretofore granted, leased or licensed by the Crown are reserved to and shall be subject to disposition by the Crown;

(c) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

11. The Company shall operate in accordance with good forestry practice, and within five (5) years from the date hereof shall file with the Department of Lands and Forests a working plan prepared by the Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the area granted, and providing for the placing of its supply of pulpwood on a sustained-yield basis, to the end that the area will be kept productive and in accordance with the provisions of The Pulpwood Conservation Act.

12. At least sixty (60) days prior to the commencement of cutting operations, the Company shall apply to the Minister and obtain his permission in writing for the portions of the lands upon which the Company intends to cut, and the Company shall be entitled to cut only on the portions of the said lands designated in such permission. At the end of each season's operations, and on or before the First day of August in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season and the kinds and quantities of wood and timber taken therefrom.

13. The Minister shall, in and by the written permission provided for in the next preceding clause hereof, designate the kind or kinds of timber to be cut on the areas covered by such permission and the Company shall cut all merchantable wood and timber so designated on such areas in such manner as the Minister may from time to time direct.

14. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

15. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the lands described in Schedules "A", "B", and "C" hereto as the Minister may require, and for the purpose of fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 2107 square miles, upon which the Company shall pay annually in advance $6.40 per square mile. It is expressly agreed that should the Company abandon any part of the area in Schedule "A" hereto, pursuant

to the provisions of Clause 1 hereof, the fire protection charges upon the area of 2107 square miles shall nevertheless continue to be paid by the Company. It is agreed that no charges for fire protection shall be payable by the Company from the date of this Agreement to the 31st day of March, 1946, and that such charges shall be first levied for the year commencing the First day of April, 1946. In the event of the Company failing to pay the said charges within one month after the same become due, interest at the rate of six percent (6%) per annum will be charged thereon until paid. The Company shall exercise due diligence in ascertaining whether or not its timber areas are being invaded by insects or disease, and shall furnish the Minister with such information as it has been able to obtain as often as the Minister may require.

Provided that if the Company selects, as herein provided, any portion of the lands in Schedules "B" and "C" hereto, fire protection charges at the rate of $6.40 per square mile annually in advance shall be paid on such additional lands so selected.

16. The Company shall pay in advance an annual charge for ground rent of $5.00 per square mile upon 211 square miles. It is agreed that no charge for ground rent shall be payable by the Company from the date of this Agreement to the 31st day of March, 1946, and that such charges shall be first levied for the year commencing the First day of April, 1946. In the event of the Company failing to pay the said charges within one month of the same become due, interest at the rate of six percent (6%) per annum will be charged thereon until paid.

Provided that, if the Company selects any portion of the lands described in Schedules "B" and "C" hereto, ground rent charges at the rate of fifty cents (50c) per square mile shall be paid on such additional lands so selected.

17. It is distinctly understood that the Crown does not guarantee any quantity of wood on the lands described in Schedules "A", "B" and "C" hereto, and that the only right conferred upon the Company hereby is the sole right to cut and remove wood and timber sufficient to enable the Company to operate its mill continuously to its full capacity during said term of twenty-one (21) years, and during any extension or extensions of such term as are hereinafter provided for, on the said lands described in Schedules "A", "B" and "C" hereto, or upon any other lands which from time to time may be designated by the Minister and required by the Company for the maintenance of its full operations, pursuant and subject to the terms and conditions herein contained, and subject to such further conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor-in-Council or by the Minister.

18. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the lands subject to the terms and conditions of this Agreement at any time. If such inspection should show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on the lands described in Schedules "A", "B" "C" hereto, or any part thereof shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory to the Minister.

19. No refuse, sawdust, chemicals or matter of any other kind, beyond that reasonably necessary for the operation of the Company herein, which shall be or may be injurious to game and fish life shall be placed or deposited in any river, stream or other waters.

20. This Agreement shall be subject to the Forest Fires Prevention Act, and Amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully as if they had been set forth herein.

21. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood and in making such purchases the Company shall be deemed to be performing to an extent based upon the amount of pulpwood so purchased the obligations imposed by Clause numbered 6 hereof.

22. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

23. The Company may purchase from persons operating under license from the Crown pulpwood cut on lands adjacent to the lands described in Schedules "A", "B" and "C" hereto, and in making such purchases the Company shall be deemed to be performing to an extent based on the amount of pulpwood so purchased the obligations imposed upon it by Clause numbered 6 hereof.

24. The Company is granted under this Agreement no right to the soil of the said lands described in Schedules "A", "B" and "C" hereto, or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

25. If, upon the termination of said period of twenty-one (21) years, the Company shall have fully performed the obligations imposed upon it as herein set forth, it shall be entitled at its option to extensions of its rights under this Agreement for further periods of twenty-one (21) years at such prices and upon such terms and conditions as may then be fixed by the Minister.

26. The manufacturing conditions of The Crown Timber Act shall be binding upon the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

27. The Company undertakes that newsprint will not be manufactured by itself or others either in Canada or elsewhere from any pulpwood cut on the lands covered by this Agreement.

28. The Company covenants and agrees to develop the water power site at Espanola to its practical maximum, and, if and when such power is generated in excess of its requirements as determined by the Board of Directors in consultation with the Minister, the Company will sell such surplus at the direction of the Minister.;

"26-4-44"
"T. H. H." "GEO. H. CHALLIES"
"R. A. H." "WITNESS AS TO R. A. HAYWARD'S SIGNATURE",
"JAS. A. BOLES"
"W. G. T." "WITNESS AS TO W. G. THOMPSON"
"F. A. MACDOUGALL".

29. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

30. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement, and of any renewals or extensions thereof, for the driving of pulpwood or timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of pulpwood or timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act and Regulations made thereunder.

31. It is agreed that the Company shall be entitled to carry out the cutting and driving of timber either by its own employees, subsidiary companies, or by contractors of jobbers.

32. The Company undertakes and agrees that it will during normal times afford employment, either direct or indirect to approximately 350 employees in connection with its woods operations and 250 employees in connection with its pulp mill operations, for six (6) months in each and every year during the term of this Agreement.

33. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

34. The Company hereby covenants and agrees to observe, perform and keep all covenants, provisions, agreements and conditions on its part herein contained.

35. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

36. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario and "operating season" shall mean the period from the First day of April in any year that this Agreement is in force to the 31st day of March next ensuing.

37. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

	"W. G. THOMPSON" (SEAL)
SIGNED, SEALED AND DELIVERED in the presence of:	MINISTER OF LANDS AND FORESTS FOR THE PROVINCE OF ONTARIO.
"EVA HARRISON"	KALAMAZOO VEGETABLE PARCHMENT CO.
"HAROLD DEWEERD"	BY: "R. A. HAYWARD" (SEAL) PRESIDENT.
"GERTRUDE V. BUDROW"	AND: "THOM. W. PECK" SECRETARY.

This is Schedule "A" referred to in the Agreement between His Majesty the King and Kalamazoo Vegetable Parchment Company, dated the 26th day of May, 1944.

ALL AND SINGULAR that certain territory situate in the Districts of Algoma and Sudbury, containing an area of 3718 square miles be the same more or less, and which may be more particularly described as being bounded as follows:—

COMMENCING at the point in the North boundary of the Township of Champagne where it is intersected by the Canadian National Railway; thence Westerly along the North boundary of the Townships of Champagne and Benneweis, six and six-tenth miles more or less to the North-west angle of the last mentioned Township; thence Southerly along the West boundary thereof six and four-tenths miles more or less to the South-west angle of the said Township; thence Westerly along the Northern boundary of the Townships of Invergarry, Smuts, Alcoma, Carew, Cavell, and Township 16, in all, a distance of thirty-five miles more or less to the North-west angle of the last mentioned Township; thence Southerly along the Western boundary of Townships 16, Faust, Hubbard, Iris, Fulton, and Comox, in all, a distance of thirty-six miles more or less to the South-west angle of the last mentioned Township; Thence Easterly along the Southern boundary of the Townships of Comox and Ethel six miles more or less to the North-west angle of Township "P"; thence Southerly along the Western boundary of the last mentioned Township six miles more or less to the South-west angle thereof; thence Easterly along the Southern boundary of Township "P" six miles more or less to the South-east angle thereof; thence Southerly along the Western boundary of Township "K" six miles more or less to the South-west angle thereof; thence Easterly along the Southern boundary of the last mentioned Township six miles more or less to the South-east angle thereof; thence Southerly along the Western boundary of Township "F" six miles more or less to the South-west angle thereof; thence Easterly along the Southern boundary of the last mentioned Township six miles more or less to the South-east angle thereof; thence Southerly along the Western boundary of Township "A" six miles more or less to the South-west angle thereof; thence Easterly along the Southern boundary of Townships "A", 114, 108, Hart, Cartier, Levack, Morgan, Lumsden, Hanmer and Capreol, in all, a distance of Sixty miles more or less to the South-east angle of the last mentioned Township; thence Northern along the Eastern boundary of the Townships of Capreol and Norman seven miles more or less to the intersection with the shore of Wanapitei Lake; thence in a general Northerly direction following the shore of Wanapitei Lake to the intersection with the South-western boundary of Indian Reserve Number Eleven; thence North-westerly, North-easterly, and South-easterly following the boundaries of Indian Reserve Number Eleven, to the Eastern boundary of the Township of Norman; thence Northerly along the said boundary to the North-east angle of the said Township of Norman; thence Westerly along the Northern boundary of the Township of Norman a distance of six miles more or less to the South-east angle of the Township of Hutton; thence North along the east limits of the Townships of Hutton, Creelman and Beresford, a distance of eighteen miles more or less to the north-east angle of the Township of Beresford; thence West along the North limit of the said Township of Beresford a distance of six miles more or less to the South-east angle of the Township of McNamara; thence Northerly along the Eastern boundary of the last mentioned Township six miles more or less to the North-east angle thereof; thence Westerly along the Northern boundary of the said Township three miles; thence North astronomically three miles; thence West astronomically three miles more or less to the Eastern boundary of the Township of Lampman; thence Northerly thereon three miles more or less to the North-east angle of the said Township; thence Westerly along the Northern boundary of the Township of Lampman six miles more or less to the North-west angle thereof; thence Southerly along the Western boundary of the said Township five and one-half miles more or less to the intersection with the Canadian National Railway; thence in a general North-westerly direction following the Canadian National Railway to the point of commencement.

THIS IS SCHEDULE "B" referred to in the Agreement between His Majesty the King and Kalamazoo Vegetable Parchment Company, dated the 26th day of May, 1944.

ALL AND SINGULAR that certain territory situate in the Districts of Algoma and Sudbury containing a total area of 1,278 square miles be the same more or less, and which may be more particularly described as follows:—

FIRSTLY: The Townships of Yeo, Arbutus, Huffman, Fingal, Edith, Esther, Fawn, numbers 17, 18, 19, 21, 22, 23, 26, 7-Z, 8-Z, 9-Z, the south-half of Cunningham, the south half of Greenlaw, the south-half of Tooms, containing an area of 666 square miles more or less.

SECONDLY: The Townships of Tennyson, O, N, J, M, I, E, 139, 132, 125, 131, 124, 130, 123, the West-half of 120, the North-half of 138, the West-half of 119, the West-half of 118, the East-half of 129, and the West-half of Gough; containing an area of 612 square miles more or less.

THIS IS SCHEDULE "C" referred to in the Agreement between His Majesty the King and Kalamazoo Vegetable Parchment Company, dated the 26th day of May, 1944.

ALL AND SINGULAR that certain territory situate in the District of Sudbury, containing an area of 414 square miles, and which may be more particularly described as follows:—

The Townships of Somme, Potier, Neville, Chester, Marion, Eric, Mallard, Osway, Benton, Garnet, the North-half of Cunningham, the North-half of Greenlaw, and the North-half of Tooms.

THIS AGREEMENT, made this 27th day of October A.D. 1944,

BETWEEN:

HIS MAJESTY THE KING, In right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART,

—and—

J. A. MATHIEU, LIMITED, a Company incorporated under the laws of the Province of Ontario and having its Head Office at the Town of Rainy Lake in the District of Rainy River, hereinafter called the "Company",

OF THE SECOND PART:

WHEREAS the Company has carried on timber operations in the District of Rainy River, and has operated a sawmill at Fort Frances, for the past several years, and has applied to the Crown for permission to cut sawlogs on an area in the vicinity of the Seine River, more particularly described in Schedule "A" hereto, for the purpose of supplying the Fort Frances mill and a mill, or mills, to be built within the area described in the said Schedule "A";

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. The Crown, with the consent and approval of the Lieutenant-Governor in-Council and subject to the granting of a yearly license pursuant to the Crown Timber Act, Chapter 36, R.S.O. 1937, doth grant to the company for a period of ten (10) years, commencing on the First day of April, 1944, the right to cut and remove the kinds and classes of timber specified in Clause 4 of this Agreement on the lands described in Schedule "A" hereto.

2. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

3. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

4. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

Jackpine	$4.75 per M.B.M.
Red and White Pine	7.50 per M.B.M.
Spruce	6.00 per M.B.M.
Poplar	3.75 per M.B.M.

The above prices shall be subject only to variation in Crown dues which may be hereafter generally effected by Regulation throughout the Province of Ontario.

5. For the purpose of calculating ground rent and fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 265 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 265 square miles, commencing from the First day of April, 1944. Interest at the rate of Six percent (6%) per annum shall be charged on amounts which remain unpaid after thirty (30) days from the due date.

6. The Company covenants and agrees to erect and have in operation for the season 1945-46 a sawmill situated on within the area in Schedule "A" hereto having a capacity not exceeding 12,000,000 ft. B.M. annually.

7. The Company covenants that during the term of this Agreement and any extension or extensions thereof it will manufacture a minimum of 4,000,000 ft. B.M. annually, and shall not manufacture more than 12,000,000 ft. B.M. annually at the mill or mills to be erected within the area in Schedule "A" hereto; provided that the Company shall continue to operate its Fort Frances mill for such length of time as timber may be economically supplied to it, and in any event until such time as 20,000,000 ft. B.M. supplied from the area in the said Schedule "A" has been manufactured at the said Fort Frances mill.

8. The Company covenants and agrees that it will manufacture, in the Province of Ontario, all sawlog timber cut on the area above-described into lumber, ties or other manufactured products to the satisfaction of the Minister.

9. In the computation of the hereinbefore-referred-to minimum and maximum cut the production of railway ties shall from and be part thereof.

10 The Company upon execution of this Agreement shall deposit with the Crown, in the Department of Lands and Forests, bonds approved by the Minister in the sum of Twenty Thousand Dollars ($20,000.00), to be held by the Crown for the due performance by the Company of its obligations hereunder.

11. Before commencing operations in any year, the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of twenty percent (20%) of the value of the timber proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests.

12. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests, $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

13. The Company shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with the Provincial Forests Act.

14. For the purpose of forest Management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

15. At the direction of the Minister, the Company shall cut merchantable damaged timber, at rates to be determined by the Minister.

16. The right is reserved by the Crown to deal with the lands covered by this Agreement, and the timber standing, growing and being thereon for

reforestation or such other purposes which, in the opinion of the Minister, may be necessary for the development and maintenance of any industry or industries other than timber and kindred industries.

17. Sixty (60) days before commencing operations in any season the Company shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

18. On or before the First day of March in each year the Company shall apply to, and obtain permission in writing from, the Department of Lands and Forests for the portion or portions of said area, if any, on which cutting for the then coming summer season may take place, and at the end of each summer season's operations, and not later than the First day of October in each and every year, shall file with the Minister a map indicating thereon the portion or portions of said area, if any, cut over during the preceding summer season, and the kinds and quantities of each class of timber taken therefrom.

19. On or before the First day of September in each year the Company shall apply to, and obtain permission in writing from the Department of Lands and Forests for the portion or portions of said area on which cutting for the then coming winter season may take place, and at the end of each winter season's operations, and not later than the First day of July in each and every year, shall file with the Minister a map indicating thereon the portion or portions of said area cut over during the preceding winter season and the kinds and quantities of each class of timber taken therefrom.

20. Proper sworn returns of the quantity of timber cut each season shall be made to the Crown in conformity with the Regulations under The Crown Timber Act, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of Six percent (6%) per annum, calculated from the First day of October in the same year.

21. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed in being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

22. It is understood and agreed that no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister.

23. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed in or deposited in any river, stream or other waters.

24. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of

facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and regulations made thereunder.

25. All water powers and privileges on the said area, together with the right of the Crown to raise, hold, lower or maintain the waters of the rivers, streams and lakes in the said area at such height and in such condition as may be found necessary and expedient for the development of the said water powers and privileges, are reserved to the Crown.

26. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown Lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

27. The manufacturing conditions of The Crown Timber Act and all existing or further amendments to the said The Crown Timber Act, and all other conditions, acts and regulations now existing or as may hereafter be imposed, relating in any way to the cutting of the timber on Crown lands, are hereby made part of the Agreement and shall be applicable to the operations of the Company, and shall be binding upon the Company as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such conditions, acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this Agreement.

28. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

29. The Company shall exercise due diligence in ascertaining whether or not the timber on the areas herein specified is being infected by insects or disease and shall furnish the Minister with such information as it is able to obtain in respect thereof, as often as the Minister may so require.

30. The Company covenants and agrees to employ Canadian Labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements provided by the Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

31. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon sixty (60) days' notice in writing to the Company at its Head Office at Rainy Lake, Ontario, declare the rights of the Company hereunder forfeited, and declare the cash deposits and other collateral securities deposited herein forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement, occasioned in whole or in part through strikes, fire, tempest, war, sabotage,

action by princes or sovereign states, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

32. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

33. The Company is granted under this Agreement no right to the soil or freehold of the said areas, or to the use thereof except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

34. All officers of the Crown, including scalers, scalers' assistants, and check-scalers, who are designated to work on the operation of the Company shall be provided with accommodation and board to the satisfaction of the Minister and at the expense of the Company.

35. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

36. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under the Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

37. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

38. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be defined by the Regulations under The Crown Timber Act.

39. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

	"W. G. THOMPSON" (SEAL)
SIGNED, SEALED AND DELIVERED	MINISTER OF LANDS AND FORESTS
in the presence of:	FOR THE PROVINCE OF ONTARIO.
"F. A. MACDOUGALL"	J. A. MATHIEU, LIMITED, BY: "J. A. MATHIEU" PRES. (SEAL)
"R. N. BENNETT"	AND "T. S. MATHIEU" SECRETARY

SCHEDULE "A"

ALL AND SINGULAR that certain territory situate, lying and being in the Districts of Kenora and Rainy River containing in all an area of 365 square miles, be the same more or less, the boundaries of which may be more particularly described as follows:

FIRSTLY

That part lying in the District of Kenora and containing 29 square miles, more or less;

COMMENCING at a point in the boundary line between the Districts of Kenora and Thunder Bay where it intersects the boundary line between the Districts of Kenora and Rainy River:

THENCE west astronomically along the boundary line between the Districts of Kenora and Rainy River 18 miles;

THENCE north astronomically 2 miles;

THENCE east astronomically 4 miles more or less to the intersection with the west shore of Rea Lake;

THENCE southerly and easterly following the western and southern shores of Rea Lake to the eastern extremity thereof;

THENCE northerly following a stream about three quarters of a mile to the south shore of an unnamed lake;

THENCE easterly following the south shore of the said unnamed lake and a stream to the east thereof, a distance of one half a mile more or less to the western shore of an unnamed lake west of Keewatin Lake;

THENCE easterly and northerly following the southern and eastern shores of the said unnamed lake to the northeasterly extremity thereof;

THENCE northeasterly in a straight line 1-½ miles more or less to a point in the southeastern shore of Welsh Lake which is distant 11 miles measured west astronomically from the boundary line between the Districts of Kenora and Thunder Bay;

THENCE south astronomically being along the western boundary of Timber License No. 41 for 1942-43 a distance of 4 miles more or less to the boundary line between the Districts of Kenora and Rainy River;

THENCE east astronomically along said boundary line 7 miles;

THENCE north astronomically one quarter of a mile more or less to the south shore of Old Man Lake;

THENCE northeasterly, northerly and westerly following the southern, eastern and northern shores of the said lake to the intersection with a line drawn south astronomically and distant 2 and ½ miles measured west astronomically from the boundary line between the Districts of Kenora and Thunder Bay;

THENCE north astronomically along said line 2 and ½ miles more or less to the intersection with the south shore of a small lake at the northern end of Skunk Portage;

THENCE easterly and northerly following the southern and eastern shores of the said lake to its northern extremity;

THENCE east astronomically 2 and ¼ miles more or less to the boundary line between the Districts of Kenora and Thunder Bay;

THENCE south astronomically thereon 4 and ¼ miles more or less to the point of commencement;

SECONDLY:

That part lying in the District of Rainy River and containing 336 square miles more or less;

COMMENCING at a point in the boundary line between the Districts of Kenora and Thunder Bay where it intersects the boundary line between the Districts of Kenora and Rainy River;

THENCE west astronmically along the boundary line between the District of Kenora and Rainy River 18 miles;

THENCE south astronomically 18 miles more or less to the intersection with the Canadian National Railway;

THENCE easterly following the said railway to the intersection with the boundary line between the Districts of Rainy River and Thunder Bay;

THENCE north astronomically along the said boundary line 20 miles more or less to the point of commencement.

THIS AGREEMENT, made this 8th day of November, A.D. 1944.

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART,

—and—

J. S. L. McRAE, hereinafter referred to as the "Operator",

OF THE SECOND PART:

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor-in-Council and subject to the granting of a yearly license pursuant to the Crown Timber Act, Chapter 36 R.S.O. 1937, and to the terms and conditions hereof, the Crown, with consent of the Lieutenant-Governor-in-Council, doth grant to the Operator for a period of ten (10) years from the First day of April, A.D. 1943 the right to cut and remove the timber specified in Clause 2 of this Agreement on the lands described in Schedule "A" attached hereto.

2. The Operator shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Hardwoods	$7.00 per M. ft. B. M.
Hemlock	4.00 per M. ft. B. M.
Spruce	7.00 per M. ft. B. M.
Pine	8.50 per M. ft. B. M.
Poplar	4.00 per M. ft. B. M.
Spruce Pulpwood	1.40 per cord
Balsam Pulpwood	.70 per cord
Other Pulpwood	.40 per cord

The above rates are inclusive of Crown dues.

3. The Operator shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square miles on an area of 72½ square miles, commencing from the First day of April, A.D. 1943. Interest at the rate of Six percent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister, the Operator shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The deposit of the Operator in the amount of Fourteen Thousand, two hundred Dollars ($14,200.00) for the due performance by the Operator of his obligations under Agreements now in effect between the Crown and the Operator on licensed areas in the Townships of Nightingale, Connisby, McLaughlin and Bruton shall be considered a deposit by the Operator herein, and be held by the Crown for the due performance by him of his obligations under this Agreement.

6. In the event of the Operator making default in the performance of his obligations under the terms of this Agreement, the Minister may upon sixty (60) days' notice in writing to the Operator at his Head Office at Whitney, Ontario, declare the rights of the Operator hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Operator in the performance or observance of any of the provisions of this Agreement, occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Operator, shall not be deemed to be a default on the part of the Operator.

7. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default, if, in the opinion of the Minister, the cause of such default justifies the waiving of such right.

8. The Operator is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. Within three (3) years from the date of this Agreement the Operator shall file with the Department a plan which shall be satisfactory to the Minister for the operation and management of the area granted, to the end that the area will be kept productive, and in accordance with the provisions of The Provincial Forests Act.

10. Proper sworn returns of the quantity of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of Six percent (6%) per annum, calculated from the First day of October in the same year.

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Operator.

12. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspections shall show that the timber operations

are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Operator at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

13. No refuse, sawdust, chemicals or matter of any other kind shall be placed in or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

14. This Agreement shall be subject to the Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operation of the Operator under this Agreement as fully as if they had been set forth herein.

15. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to the operations of the Operator under this Agreement as fully and effectually as if they had been set forth herein.

16. The Crown agrees to permit the Operator to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

17. The Operator covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

18. The Operator covenants and agrees that he will manufacture in the Province of Ontario all log timber cut on the area above described into lumber, ties, or other manufactured products, to the satisfaction of the Minister.

19. It is understood and agreed that no operations other than those conducted by the Operator shall be permitted on the said area without the consent in writing of the Minister.

20. If, upon the termination of said period of ten (10) years the Operator shall have fully performed the obligations imposed upon him, as set forth, to the satisfaction of the Minister, he shall be entitled to an extension of his rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Operator.

22. The Operator shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 2,000,000 ft. B.M., mill scale.

23. Should the Operator establish any community for the purpose of utilizing the timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Operator. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Operator shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

24. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

25. The Operator hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on his part herein contained.

26. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

27. This Agreement shall be binding upon and enure to the benefit of the Operator and his assigns, but this Agreement and the rights of the Operator hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered
in the presence of:
"F. J. SULLIVAN"
"A. McGREGOR"

"W. G. THOMPSON" (Seal)
Minister of Lands and Forests
for the Province of Ontario.
"JOHN S. McRAE" (Seal)

THIS IS SCHEDULE "A" referred to in the Agreement between His Majesty the King and J. S. L. McRae dated the 8th day of November 1944.

ALL AND SINGULAR that certain territory situate in the Township of Clyde in the Provisional County of Haliburton containing an area of 72 and ½ square miles more or less and which may be more particularly described as follows:—

BEING the whole of the said township Save and Excepting therefrom that part of the said township lying in concessions 1 and 2 and west of the centre line of the allowance for road between lots 15 and 16.

THIS AGREEMENT, made the eighth day of November, A.D. 1944,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario, as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART:

—and—

TEMAGAMI TIMBER COMPANY, LIMITED, hereinafter referred to as the "Company",

OF THE SECOND PART:

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor-in-Council and subject to the granting of a yearly license pursuant to the Crown Timber Act Chapter 36, R.S.O. 1937 and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor-in-Council, doth grant to the Company for a period of ten (10) years from the First day of April, A.D. 1944 the right to cut and remove the timber specified in Clause 2 of this Agreement on the lands described in Schedule "A" attached hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Red and White Pine Sawlogs—$9.50 per M. ft. B.M. Doyle rule (inclusive of brush-burning charges). The above rate is inclusive of Crown dues.

3. The Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of eighteen (18) square miles, commencing from the First day of April, 1944. Interest at the rate of Six percent (6%) per annum shall be charged on amounts which remain unpaid after thirty (30) days from the due date.

4. At the direction of the Minister, the Company shall cut merchantable damaged timber, at rates to be determined by the Minister.

5. The right is reserved to the Crown to deal with the lands covered by this Agreement, and the timber standing, growing and being thereon, for reforestation or such other purposes which, in the opinion of the Minister, may be necessary for the development and maintenance of any industry or industries other than timber and kindred industries.

6. The deposit of the Company in the amount of Twenty-four Thousand, Five Hundred Dollars ($24,500.00) for the due performance by the Company of its obligations under Agreements now in effect between the Crown and the Company on licensed areas in the Townships of Strathcona, Best, Strathy, Chambers and Briggs shall be considered a deposit by the Company herein, and be held by the Crown for the due performance by it of its obligations under this Agreement.

7. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon sixty (60) days' notice in writing given to the Company at its Head Office at Goward, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposit and other collateral securities herein deposited forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, Acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

8. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right.

9. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above-described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

10. The Company shall operate in accordance with good forestry practice and within three years from the date hereof shall file in the Department of Lands and Forests a working plan prepared by the said Company providing a general scheme for the operation of the said limit.

11. Proper sworn returns of the quantity of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of Six percent (6%) per annum, calculated from the First day of October in the same year.

12. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

13. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory or any part thereof shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the Operation has been declared satisfactory by the Minister.

14. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed in or deposited in any river, stream or other waters.

15. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other

Statutes and Amendments thereto, and all Regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

16. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

17. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chap. 45, and Regulations made thereunder.

18. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

19. The Company covenants and agrees that it will manufacture all log timber cut on the area above-described into lumber, ties, or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

20. It is understood and agreed that no operations other than those conducted by and for the Company shall be permitted on the said area without the consent in writing of the Minister.

21. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

22. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

23. Within three years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

24. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 2,000,000 ft. B.M., mill scale.

25. Should the Company establish any community for the purpose of utilizing the timber on the area set out in the Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

26. All officers of the Crown, including scalers, scalers' assistants and check-scalers, who are designated to work on the operation of the Company shall be provided with accommodation and board to the satisfaction of the Minister and at the expense of the Company.

27. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

28. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

29. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario.

30. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the Parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:

"F. A. MACDOUGALL"

"K. MERRYFIELD"

Witness as to signature of
A. B. GORDON.

"W. G. SINCLAIR'

Witness as to the signature of

S. H. BURWASH.

"W. G. THOMPSON" (SEAL)

MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

TEMAGAMI TIMBER COMPANY, LIMITED.

BY: "A. B. GORDON"
VICE-PRES. (SEAL)

AND: "S. H. BURWASH"
MANAGER.

THIS IS SCHEDULE "A" referred to in the Agreement between His Majesty the King and Temagami Timber Company, Limited dated the 8th day of November A.D. 1944.

ALL AND SINGULAR that certain territory situate in the Townships of Chambers and Law in the Temagami Provincial Forest, District of Nipissing, containing a total area of 18 square miles, more or less, and which may be more particularly described as follows:

CHAMBERS TOWNSHIP:

COMMENCING at the southwest angle of the said township;

THENCE northerly along the west boundary thereof 3 miles;

THENCE east astronomically 3 miles;

THENCE south astronomically 3 miles more or less, to the south boundary of the said township;

THENCE westerly thereon 3 miles, more or less, to the point commencement.

LAW TOWNSHIP:

COMMENCING at the northwest angle of the said township;

THENCE easterly along the north boundary thereof 3 miles;

THENCE south astronomically 3 miles;

THENCE west astronomically 3 miles, more or less, to the west boundary of the said township;

THENCE northerly thereon 3 miles, more or less, to the point of commencement.

SAVE AND EXCEPTING THEREFROM that portion of the Township of Law lying west of the northern arm of Wasaksina Lake and containing 1/10tb of a square miles, more or less.

LETTER OF TRANSMISSION

To the Honourable Albert Matthews,
Lieutenant-Governor of the Province of Ontario.

May it Please Your Honour:—

The undersigned has the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Fifty-third Annual Report, 1944, of the Department over which I have the honour to preside.

Respectfully submitted,

Leslie M. Frost,
Minister of Mines.

Department of Mines,
Toronto, 1946.

INTRODUCTORY LETTER

To the Honourable Leslie M. Frost,
Minister of Mines.

Sir,—The undersigned has the honour to submit the Fifty-third Annual Report of the Department of Mines, issued in six parts, as follows:—

Part I

Statistical Review of the Mineral Industry of Ontario for 1943, by Maurice Tremblay.
List of Mines, Quarries, and Works Operating in 1943.
Mines of Ontario in 1943, by W. O. Tower, R. L. Smith, W. E. Bawden, D. F. Cooper, J. B. Taylor, E. S. Little, E. B. Weir, D. P. Douglass.
Mining Accidents in 1943, by W. O. Tower, R. L. Smith, W. E. Bawden, D. F. Cooper, J. B. Taylor, E. S. Little, E. B. Weir, D. P. Douglass.

Part II

Geology of Lebel Township, with map No. 53a, by A. MacLean.

Part III

Mineral Occurrences in the Renfrew Area, with map No. 53b, by J. Satterly.

Part IV

Geology of the Robb-Jamieson Area, with map No. 53c, by L. G. Berry.
Some Copper Properties in Robb, Jamieson, and Godfrey Townships, by S. A. Ferguson.

Part V

Natural Gas in 1943, by R. B. Harkness.
Petroleum in 1943, by R. B. Harkness.

Part VI

Geology of the Mattawan-Olrig Area, with map No. 53d, by W. D. Harding.
The Brazeau Vanadium-bearing Magnetite Deposit, Papineau Township, by W. D. Harding.

Only Part I is bound with the Sessional Papers of the Legislature. All parts, together with accompanying geological maps as indicated above by number and letter, are available on application to the Department.

Respectfully submitted,

H. C. Rickaby,
Deputy Minister of Mines.

Department of Mines,
Toronto, 1946.

PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. LESLIE M. FROST, *Minister of Mines* H. C. RICKABY, *Deputy Minister*

FIFTY-THIRD ANNUAL REPORT
OF THE
ONTARIO DEPARTMENT OF MINES
BEING
VOL. LIII, PART I, 1944

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1946

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Statistical Review of the Mineral Industry of Ontario for 1943

By Maurice Tremblay

GENERAL SUMMARY

Mineral Production

Ontario's mineral production suffered a set-back in 1943. Final statistics on the output value of mines, quarries, and gas and oil wells showed an aggregate production value of $233,910,304, as against $261,363,088 in 1942. The recession is equivalent to 10.5 per cent. and results mainly from depressed gold output, which remains the chief item of production in the Province's mineral industry.

Notwithstanding the drop in production value and quantities in certain metallic and non-metallic minerals, the contribution of the mining industry of Ontario to the war effort of the United Nations continued unabated; and in some instances, as in the case of nickel, iron ore, cobalt, tungsten, and magnesium, to mention a few war metals, production in 1943 surpassed that of the previous year.

A breakdown of the production table on pages 2 and 3 shows that metals accounted for 88.17 per cent. of the aggregate value, followed by structural materials, representing 5.43 per cent., and non-metallics, 5.34 per cent., of the total production value. Clay products accounted for only 1.04 per cent.

Lack of labour more than any other cause was responsible for the continued falling off of production at the gold mines. A serious dearth of experienced mining labour also had its repercussions in the nickel-copper industry. Yet the mines, smelters, and refineries at Sudbury continued to increase their output of nickel. A decided drop in the output of metals of the platinum group was reported by the producing companies.

Ontario's mines since the beginning of 1939, the first year of the war, to the end of 1943 have produced minerals valued at $1,262,343,797. Hundreds of millions of dollars have been paid out in wages, in the purchase of process supplies and fuel and electricity, in freight charges, and in taxes. At the same time, the nickel-copper industry alone mined more than 51,000,000 tons of ore and produced more than 1,325,900,000 pounds of nickel and more than 1,593,000,000 pounds of copper, besides millions of ounces of gold, silver, and metals of the platinum group. It is estimated that the war-time production of the nickel-copper industry accounts for more than half of its aggregate output from 1887 to the end of 1943. Huge reserves of nickel-copper ores are available in the rich Sudbury basin.

One of the most encouraging signs of things to come in the field of mining was found in the increased number of mining claims recorded in the Province of Ontario in 1943. New gold finds were made in the northwestern section of the Province, which, coupled with the fact that billions of dollars of savings and unspendable wealth lie dormant in the hands of war workers, small business men, and new industrialists, furnished the pattern requisite for the new market boom originating in the early summer of 1943.

SUMMARY OF MINERAL STATISTICS, 1943

Product		Quantity	Value[1]	Employees	Wages
METALLIC					
Gold	oz.	2,117,218	$43,766,691	11,511	$23,062,661
Exchange equalization		...	37,751,307	...	...
Silver	oz.	2,671,320	1,192,408	...	...
Copper in matte exported[2]	lbs.	15,063,229	1,318,033	[3]13,467	[3]26,857,143
Copper, metallic and in concentrates, exported	lbs.	262,777,331	30,876,336		
Nickel in matte,[2] in speiss, and in ore exported; metallic nickel; and nickel content of oxides and salts	lbs.	288,018,615	71,675,322		
Platinum metals	oz.	345,710	13,691,748		
Selenium	lbs.	82,000	143,500		
Tellurium	lbs.	8,600	15,050		
Cobalt in metal, oxides, salts, ores, and residues	lbs.	175,961	191,407	[4]328	[4]418,047
Lead in concentrates exported	lbs.	2,273,896	85,362	...	...
Zinc	lbs.	3,299,812	131,992	59	132,053
Pig iron[5]	tons	75,464	2,094,126	...	...
Iron ore[6]	tons	313,582	881,143	406	821,552
Magnesium	lbs.	7,153,974	2,074,652	371	581,995
Tungsten in concentrates	lbs.	269,039	356,478	...	...
Total		...	$206,245,555	26,142	$51,873,451
NON-METALLIC					
Arsenic, white[7]	lbs.	408,617	$32,924	...	...
Feldspar, crude and ground	tons	6,659	61,549	61	$49,262
Fluorspar	tons	10,385	301,424	107	128,968
Graphite, crude and refined		...	197,431	49	65,603
Gypsum	tons	92,448	335,637	185	290,282
Mica (amber)	lbs.	3,707,957	58,262	40	22,648
Mica (white)	lbs.	546,062	237,927	174	114,689
Mineral waters	Imp. gals.	14,006	5,748	...	...
Natural gas	M cu. ft.	7,914,408	6,354,045	[8]533	[8]656,540
Nepheline syenite		...	292,010	59	63,878
Peat moss	tons	11,120	136,595	121	89,383
Peat fuel	tons	260	2,560	12	2,523
Phosphate	tons	401	4,113	18	1,819
Petroleum, crude	bbls.	132,492	311,356	146	109,543
Quartzite and quartz	tons	1,350,640	852,196	133	188,574
Silica brick	M	1,052	125,722	...	...

Salt	tons	594,889	2,892,839	357	596,109
Sulphur[9]	tons	16,907	169,070		
Talc	tons	11,959	131,216	20	24,376
Total			$12,502,624	2,015	$2,404,197
STRUCTURAL MATERIALS					
Cement, Portland	bbls.	1,972,009	$2,872,732	354	$593,951
Hydrated lime	tons	28,971	321,123	233	404,678
Quicklime	tons	382,950	2,794,071		
Sand and gravel	tons	8,285,309	3,620,852	186	242,888
Sand-lime products[10]			141,135	29	35,483
Stone: limestone, marble, trap, granite, sandstone, slate	tons	3,206,027	2,958,383	538	821,623
Total			$12,708,296	1,340	$2,098,623
CLAY PRODUCTS					
Brick, face	No.	35,277,465	$875,535	661	$867,680
Brick, common	No.	17,696,670	310,634		
Brick, fancy and ornamental	No.	3,189,802	191,424		
Brick, sewer			4,203		
Tile, drain	No.	9,922,411	279,806		
Tile, structural, roofing, and floor			369,831		
Sewer pipe, copings, flue-linings, etc.			348,641		
Pottery			63,600		
Haydite and clay			10,155		
Total			$2,453,829	661	$867,680
GRAND TOTAL			$233,910,304	30,158	$57,243,951

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[1] Canadian funds.

[2] Copper in matte valued at 7 cents per pound, and nickel at 18 cents.

[3] Employees and wages for nickel-copper mines, smelters, and refineries include statistics of the Ontario Refining Company and Kam-Kotia Porcupine Mines.

[4] Employees and wages for silver-cobalt smelters and refineries.

[5] Production from Ontario ore only.

[6] Exports and shipments to points other than Ontario blast furnaces.

[7] Employees and wages included with figures for silver-cobalt smelters and refineries (4).

[8] Employment figures for the natural gas industry in previous years included salaried employees. These figures are for wage-earners only.

[9] Tonnage given is sulphur content of sulphuric acid.

[10] No deduction made for lime used in manufacturing.

COMPARATIVE VALUE OF MINERAL PRODUCTION, 1939–1943

Product	1939	1940	1941	1942	1943
METALLIC					
Gold (Canadian value)	$112,114,762	$125,579,597	$122,977,102	$106,413,978	$81,517,998
Silver	1,891,437	2,074,321	1,899,778	1,897,131	1,192,408
Platinum metals	9,421,334	7,760,157	8,144,164	19,176,254	13,691,748
Cobalt[1]	1,213,454	1,235,220	255,904	88,444	191,407
Nickel[2]	50,920,305	59,822,590	68,656,795	69,998,427	71,675,322
Copper, metallic and in matte	32,637,305	34,742,229	33,192,644	30,625,404	32,194,369
Selenium	224,539	260,429	272,171	145,920	143,500
Tellurium		5,607	18,394	15,200	15,050
Pig iron	1,046,808	1,971,130	2,590,066	2,870,432	2,094,126
Iron ore	59,938	739,031	803,071	784,169	881,143
Lead, in ore	1,240	11,614	54,559	107,018	85,362
Bismuth		24,620	10,379	3,219	
Tungsten concentrates		690	2,432	145,241	356,478
Magnesium				208,520	2,074,652
Molybdenum	216			150	
Zinc			37,553	160,671	131,992
Total	$209,531,338	$234,227,235	$238,915,012	$232,640,178	$206,245,555
NON-METALLIC					
Arsenic, white	$52,257	$62,798	$114,792	$152,331	$32,924
Asbestos	720				
Barite	3,639	4,577			
Celestite			280		
Diatomite	280				
Feldspar, crude and ground	51,056	98,619	107,124	49,353	61,549
Fluorspar	4,995	58,952	93,867	113,957	301,424
Garnet rock			160	176	
Graphite, crude and refined	61,684	94,038	132,924	117,904	197,431
Gypsum	260,792	313,512	276,459	304,170	335,637
Mica (amber)	22,978	31,962	47,047	57,703	58,262
Mica (white)				31,540	237,927
Mineral waters	1,602	2,426	14,469	14,189	5,748
Natural gas	7,261,927	7,745,867	7,115,473	6,669,819	6,354,045
Nepheline syenite	140,148	117,849	227,583	246,893	292,010
Peat fuel	2,445	75	2,155	1,204	2,560
Peat moss			42,708	147,729	136,595
Petroleum, crude	401,429	397,078	337,760	306,242	311,356
Phosphate				4,458	4,113

Quartzite and quartz	665,148	810,285	899,687	914,256	852,196
Silica brick	49,595	62,661	118,922	120,495	125,722
Salt	2,200,189	2,371,780	2,512,166	2,793,328	2,892,839
Sulphur[3]	161,260	186,880	100,570	186,340	169,070
Talc and soapstone	128,595	154,734	204,884	174,295	131,216
Total	$11,470,739	$12,514,093	$12,349,030	$12,406,382	$12,502,624
STRUCTURAL MATERIALS					
Cement, Portland	$2,437,777	$3,518,247	$4,019,656	$3,998,294	$2,872,732
Lime, hydrated and quicklime	2,236,952	2,752,786	3,246,647	3,125,574	3,115,194
Sand and gravel	3,535,698	4,025,026	4,524,463	3,433,986	3,620,852
Sand-lime products[4]	197,092	267,153	397,812	223,250	141,135
Stone: limestone, granite, etc.	2,297,461	3,387,395	3,274,027	2,985,937	2,958,383
Slate	649	....	....	....	....
Total	$10,705,629	$13,950,607	$15,462,605	$13,767,041	$12,708,296
CLAY PRODUCTS					
Brick, face	$826,112	$1,008,506	$1,256,246	$950,435	$875,535
Brick, common	435,720	450,044	520,622	399,227	310,634
Brick, fancy and ornamental	4,401	12,500	2,100	676	191,424
Brick, sewer	4,745	11,222	7,749	9,480	4,203
Tile, drain	274,846	173,079	225,334	234,971	279,806
Tile, structural, roofing, and floor	351,142	360,095	541,429	457,410	369,831
Sewer pipe, copings, flue-linings, etc	317,276	399,212	480,036	409,660	348,641
Pottery and other products	118,537	79,954	46,670	25,000	63,600
Haydite and clay	8,838	19,272	7,430	62,628	10,155
Total	$2,341,617	$2,513,884	$3,087,616	$2,549,487	$2,453,829
GRAND TOTAL	**$234,049,323**	**$263,205,819**	**$269,814,263**	**$261,363,088**	**$233,910,304**

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[1] Cobalt in oxide, metallic cobalt, and cobalt content of residues marketed.

[2] Nickel in matte, oxide, and metallic nickel.

[3] Value of sulphuric acid produced.

[4] No deduction made for lime consumed in manufacturing.

TOTAL MINERAL PRODUCTION

Year	Exchange equalization or discount	Metallics	Non-metallics	Structural materials	Clay products	Total
Before 1891[1]	....	$9,520,269	....			$9,520,269
1891	....	388,715	$4,316,958			4,705,673
1892	....	864,382	4,509,757			5,374,139
1893	....	614,762	5,505,991			6,120,753
1894	....	842,750	5,244,008			6,086,758
1895	....	616,055	4,554,083			5,170,138
1896	....	963,288	4,271,715			5,235,003
1897	....	1,038,089	4,480,452			5,518,541
1898	....	1,689,002	5,546,875			7,235,877
1899	....	2,055,592	6,361,081			8,416,673
1900	....	2,565,286	6,733,338			9,298,624
1901	....	5,016,734	6,814,352			11,831,086
1902	....	6,257,499	7,134,135			13,391,634
1903	....	5,242,575	7,628,018			12,870,593
1904	....	4,906,677	6,665,970			11,572,647
1905	....	10,201,010	7,653,286			17,854,296
1906	....	13,353,080	9,035,303			22,388,383
1907	....	14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908	....	16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909	....	22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910	....	28,161,678	3,141,658	4,380,000	3,630,559	39,313,895
1911	....	29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912	....	34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913	....	37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914	....	33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915	....	44,109,679	4,655,250	3,609,371	1,871,379	54,245,679
1916	....	55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917	....	56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918	....	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919	....	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920	$1,376,275	48,281,553	8,141,796	11,921,019	4,735,154	74,455,797
1921	1,359,636	28,777,581	6,636,217	13,967,386	5,183,125	55,923,945
1922	208,621	40,290,157	7,591,913	13,640,166	6,944,218	68,675,075
1923	280,196	44,076,660	8,511,786	13,139,757	6,269,140	72,277,539
1924	196,750	52,130,314	7,555,283	12,398,465	5,137,865	77,418,677
1925	−2,838	62,495,472	7,488,034	12,451,174	5,148,626	87,580,468
1926	−595	59,218,297	7,842,632	12,681,308	5,356,469	85,098,111
1927	....	62,631,255	7,638,605	14,160,552	5,853,035	90,283,447
1928	2,811	71,267,003	7,822,641	14,815,814	6,177,664	100,085,933
1929	157,456	83,967,446	8,621,427	18,541,687	6,830,162	118,118,178
1930	36,703	83,356,365	8,492,263	16,571,626	5,221,214	113,678,171
1931	1,926,221	72,452,544	7,642,308	11,995,556	3,552,799	97,569,428
1932	6,134,157	63,997,017	7,361,897	7,295,917	1,690,505	86,479,493
1933	16,486,437	78,877,928	7,094,636	6,335,977	1,024,579	109,819,557
1934	29,287,439	99,985,594	7,553,571	7,766,563	1,261,006	145,854,173
1935	32,169,797	110,718,768	7,766,657	7,555,508	1,370,225	159,580,955
1936	34,139,926	131,091,593	8,933,036	8,931,899	1,573,936	184,670,390
1937	37,028,708	167,814,485	10,055,177	13,241,244	2,033,845	230,173,459
1938	42,070,230	155,835,230	9,949,317	10,012,203	2,083,496	219,950,476
1939	48,322,783	161,208,555	11,470,739	10,705,629	2,341,617	234,049,323
1940	58,154,794	176,072,441	12,514,093	13,950,607	2,513,884	263.205,819
1941	56,925,914	181,989,098	12,349,030	15,462,605	3,087,616	269,814,263
1942	49,280,883	183,359,295	12,406,382	13,767,041	2,549,487	261,363,088
1943	37,751,307	168,494,248	12,502,624	12,708,296	2,453,829	233,910,304
Total	$453,293,611	$2,935,389,758	$857,578,938			$4,246,262,307

[1] Prior to 1891, when the Ontario Bureau (now Department) of Mines was established, it is estimated that metals to the value of $9,520 269 were produced. No estimate has been made of the output of non-metallics up to 1891.

It should be noted in the above table and the one following that since 1914 the Province has been credited with the value of pig iron made from domestic ore only. Credit is also given for Ontario iron ores exported or shipped outside the boundaries of the Province.

Metal Production

The aggregate production of Ontario metal mines from the earliest records up to the end of 1943 was valued at $3,388,683,369. In 1943 the value of the metal output of these mines constituted 88.17 per cent. of the over-all production of our Ontario mining industry.

METAL PRODUCTION TO DECEMBER 31, 1943

Metal or product	To December 31, 1942	1943	To December 31, 1943
Gold	$992,425,602	$43,766,691	$1,036,192,293
Exchange equalization	415,542,304	37,751,307	453,293,611
Nickel, including nickel oxides and salts	833,526,702	71,675,322	905,202,024
Silver	278,404,001	1,192,408	279,596,409
Copper[1]	409,563,596	32,194,369	441,757,965
Pig iron from domestic ore	93,253,992	2,094,126	95,348,118
Cobalt[2]	32,270,131	191,407	32,461,538
Platinum metals	107,511,659	13,691,748	121,203,407
Iron ore[3]	11,849,725	881,143	12,730,868
Lead	4,663,931	85,362	4,749,293
Zinc, in ore and concentrates	739,803	131,992	871,795
Molybdenum	223,028	....	223,028
Bismuth	218,841	....	218,841
Selenium	1,709,621	143,500	1,853,121
Tellurium	122,905	15,050	137,955
Chromite	55,090	....	55,090
Tungsten in concentrates	148,363	2,074,652	2,283,172
Magnesium	208,520	356,478	504,841
Total	$3,182,437,814	$206,245,555	$3,388,683,369

[1] Includes small quantities of copper sulphate.
[2] Includes metal, oxide, salts, and cobalt content of residues exported
[3] Value of ore shipped out of the province.

Dividends.—During 1943 dividends were paid by 38 gold, 2 nickel-copper, and 1 silver-cobalt mining companies. Investment or holding companies, of which there are several, have been excluded in the case of gold and nickel-copper companies but not in the case of silver-cobalt companies.

DIVIDENDS PAID BY METAL-MINING COMPANIES TO DECEMBER 31, 1943

Industry	To end of 1942	1943	To end of 1943
Gold	$431,865,151	$22,542,160	$454,407,311
Nickel-copper	390,208,969	31,590,873	421,799,842
Silver-cobalt	101,429,786	125,000	101,554,786
Total	$923,503,906	$54,258,033	$977,761,939

Metal Prices and Exchange

The following table is a computation of the average exchange rate of the United States dollar in Canadian funds, the pound Sterling in Canadian funds, the price of silver and copper on the New York and London markets, and the price of gold in Canadian dollars per fine ounce. It will be noticed that the price of silver rose from an average of 42.166 cents in Canadian funds in 1942 to an average of 49.23 cents in 1943. The price of copper, also in Canadian funds, advanced slightly from an average of 11.684 cents in 1942 to 11.7 cents, in 1943. The price of gold in Canadian funds has not been altered since the fall of 1939, when it was pegged at $38.50.

Month	Average exchange rate U.S. dollars in Canadian funds	£ Sterling in Canadian funds	Silver, cents per oz.		Copper, cents per lb.		Gold in Canadian dollars per fine oz.
			New York market, U.S. funds	in Canadian funds	New York export, U.S. funds	London in Canadian funds	
1942							
January	1.1	4.43	35.125	42.166	11.508	10.086	38.50
February	1.1	4.43	35.125	42.166	11.7	10.086	38.50
March	1.1	4.43	35.125	42.166	11.7	10.086	38.50
April	1.1	4.43	35.125	42.166	11.7	10.086	38.50
May	1.1	4.43	35.125	42.166	11.7	10.086	38.50
June	1.1	4.43	35.125	42.166	11.7	10.086	38.50
July	1.1	4.43	35.125	42.166	11.7	10.086	38.50
August	1.1	4.43	35.125	42.166	11.7	10.086	38.50
September	1.1	4.43	44.75	42.166	11.7	10.086	38.50
October	1.1	4.43	44.75	42.166	11.7	10.086	38.50
November	1.1	4.43	44.75	42.166	11.7	10.086	38.50
December	1.1	4.43	44.75	42.166	11.7	10.086	38.50
Average[1] (12 months)	1.1	4.43	38.333	42.166	11.684	10.086	38.50
1943							
January	1.1	4.43	44.75	49.23	11.7	10.086	38.50
February	1.1	4.43	44.75	49.23	11.7	10.086	38.50
March	1.1	4.43	44.75	49.23	11.7	10.086	38.50
April	1.1	4.43	44.75	49.23	11.7	10.086	38.50
May	1.1	4.43	44.75	49.23	11.7	10.086	38.50
June	1.1	4.43	44.75	49.23	11.7	10.086	38.50
July	1.1	4.43	44.75	49.23	11.7	10.086	38.50
August	1.1	4.43	44.75	49.23	11.7	10.086	38.50
September	1.1	4.43	44.75	49.23	11.7	10.086	38.50
Octobez	1.1	4.43	44.75	49.23	11.7	10.086	38.50
November	1.1	4.43	44.75	49.23	11.7	10.086	38.50
December	1.1	4.43	44.75	49.23	11.7	10.086	38.50
Average[1] (12 months)	1.1	4.43	44.75	49.23	11.7	10.086	38.50

[1] Computed from daily quotations.

Diamond-Drilling

The diamond-drilling industry reported a slight increase in activity in 1943 over 1942. Eighteen companies drilled a total of 1,416,213 feet. This compares with 1,183,162 feet in 1942 and 1,650,075 feet in 1941. The number of wage-earners rose from 469 in 1942 to 502 in 1943, and wages, from $725,581 in 1942 to $818,949 during the year under review. This increased activity may be attributed to the probing of potential gold deposits and also to the fact that many gold mines with reduced production are carrying out development and exploration work preparatory to a return to normal conditions.

Income from diamond-drilling amounted to $1,760,264 in 1943, as against $1,407,967 in 1942 and $1,736,067 in 1941. The figures do not include operations at any of the other mines where diamond-drilling is carried out by the companies who use their own machines and drill crews.

Consumption of Diamonds

The total value of industrial diamonds, including the stones in ready-set bits, consumed by the diamond-drilling industry during 1943, amounted to $569,023, which is a considerable increase over the comparable figure for the year 1942. These included borts, 138,689 carats, and carbons, 151 carats. In 1941, the value of diamonds used was estimated at $607,939. The price of such diamonds is increasing, and stones are becoming more difficult to purchase owing to the competition of war industries here and in the United States.

Prospecting

Prospecting activity in the Province of Ontario in 1943 was slightly improved judging by the statistics covering the number of claims recorded during the year. These totalled 5,232, as against 3,493 in 1942, which was the lowest reported in the history of the Province since the depression days of the early 20's. The improving military position of the Allies and the increasing amounts of risk capital resulting from universal employment in Canada and the United States are recognized as the main causes for this improvement. Considerable interest in gold prospects was manifest in the early part of the year, and indications pointed to an increase in prospecting activity along with the improvement of the military position of the United Nations.

The following table shows the number of claims recorded and cancelled by years from 1907 to the end of 1943.

MINING CLAIMS RECORDED AND CANCELLED IN ONTARIO, 1907 TO 1943

Year	No. recorded	No. cancelled[1]	Year	No. recorded	No. cancelled	Year	No recorded	No. cancelled
1907......	13,996	....	1920.....	2,160	2,203	1933.....	8,077	4,813
1908......	4,634	....	1921.....	2,459	1,791	1934.....	16,888	5,041
1909......	9,746	....	1922.....	5,686	1,490	1935.....	9,460	9,240
1910......	5,792	....	1923.....	6,092	2,328	1936.....	17,280	6,653
1911......	9,001	361	1924.....	5,222	2,804	1937.....	15,292	11,445
1912......	3,104	....	1925.....	4,751	2,460	1938.....	9,047	8,978
1913......	4,320	442	1926.....	13,496	5,322	1939.....	6,772	9,086
1914......	1,913	7,913	1927.....	15,554	5,537	1940.....	4,667	7,242
1915......	2,519	1,093	1928.....	15,046	3,662	1941.....	4,254	10,514
1916......	2,470	1,911	1929.....	8,207	8,090	1942.....	3,593	9,028
1917......	1,936	602	1930.....	3,886	8,887	1943.....	5,232	3,057
1918......	1,534	304	1931.....	5,779	10,885			
1919......	2,918	1,481	1932.....	4,945	15,425			

[1] Data on claims cancelled are not available for 1907, 1908, 1909, 1910, and 1912. These figures do not include cancellations of claims in Eastern Ontario, Parry Sound district, or Patricia portion of Kenora district.

METALLICS

Gold

General Summary

Ontario's gold output suffered another set-back in 1943, with production from all sources falling by 23.39 per cent. from the year 1942. The gold mines and other gold-producing branches of Ontario's mining industry sold 2,117,218 ounces of gold, valued at $81,517,998. Gold mines alone reported an output of

2,061,378 ounces, valued at $79,368,171. The bullion shipped by the gold mines contained 859,700 ounces of silver, valued at $371,102. Aggregate value of bullion shipped from gold mines alone was reported as $79,739,273. Ore milled by the gold-mining industry dropped from 10,650,150 tons in 1942 to 8,069,363 tons in 1943. The highest tonnage milled by the industry, 12,225,234 tons, was reached in 1941. To the end of 1943, the gold mines of Ontario have milled 149,779,423 tons of ore and recovered 49,222,770 ounces of gold, valued at $1,458,717,039, and 12,636,114 ounces of silver, worth $5,724,568, for a grand total of $1,464,441,607.

The drastic reduction of gold-mining operations, which is a direct result of the war, saw the dividend disbursements of the companies involved drop from an all-time high of $35,550,867 in 1941 to $22,542,160 in 1943. Dividends paid in 1942 totalled $25,940,062. The contraction in the scale of operations was also reflected in employment figures. Whereas in 1941 at the height of operations, 19,362 wage-earners were employed at the producing mines, the number dropped gradually to 15,561 in 1942 and 11,511 in 1943; wages, from $35,956,340 in 1941 to $30,893,523 in 1942 and $23,062,661 in 1943. Total wages and salaries paid out in 1943 were reported as $26,692,338. Consumption of process supplies and fuel and electricity was also affected. The producing companies report that $8,005,018 were spent for supplies in 1943, as against $13,847,768 in 1941; and $4,108,476 worth of fuel and electricity were purchased in 1943, as against $5,370,342 in 1941. A compilation of labour, wages, salaries, process supplies, and fuel and electricity figures prepared by the Statistical Branch of the Department shows that producing mines since the beginning have paid out $408,945,687 in wages, $44,661,534 in salaries, $94,882,387 in supplies, and $66,270,542 in fuel and electricity. The average grade of ore milled in 1943 by the gold mines alone was estimated at $9.88.

Nine gold mills ceased production in the course of the year under review. These were: Naybob, Moneta, and Hoyle (burned down in July) in the Porcupine area; Yama in the Larder Lake area; Wendigo in Kenora district; the mill operated by Regnery Metals at the Alden-Goudreau mine in Algoma district; Uchi in the Patricia portion of Kenora district; Magnet in Thunder Bay district; and Jerome in Sudbury district. The daily average gold output dropped steadily from 6,342 ounces in January to 4,947 ounces in December. There were indications toward the end of the year that other producing mines would be forced to close down in 1944 unless the labour situation improved.

Statistics bearing on development work at the producing mines shows that shaft-sinking totalled 4,396 feet; crosscutting, 46,514 feet; drifts, 132,382 feet; and raises and winzes, 14,009 feet. The producing mines carried out 994,149 feet of diamond-drilling during the year.

Out of a total of $10,905,251 paid in taxes, $9,682,012 went to the Dominion Government, $940,004 to the Provincial Government, and $283,235 to municipalities. The industry also paid out $679,052 for workmen's compensation, $562,053 for silicosis assessment, and $193,935 for unemployment insurance. It was further reported that $181,047 was expended for exploration purposes in Ontario out of a total of $226,546 expended by Ontario producing mines in Canada. Freight and express charges on ore and bullion totalled $204,794 and smelting charges, $844,066.

Only two operating but non-producing companies reported activity during the year. These were Continental Kirkland Mines, Limited, and Leta Explorations, Limited, and total wages paid out by these two companies amounted to $7,246.

PRODUCTION OF GOLD MINES, 1943

Area	Ore raised	Material discarded (sorted)	Ore milled	Bullion produced				Total value of bullion, Canadian funds
				Gold content		Silver content		
				Quantity	Value, Canadian funds	Quantity	Value	
	tons	tons	tons	ounces		ounces		
PORCUPINE BELT								
Annor[1]	159,436	....	159,436	49,719.632	$1,914,207	4,245	$1,639	$1,915,846
Bonetal	31,351	3,553	27,798	4,298.590	165,496	418	161	165,657
Broulan	131,747	13,740	118,007	28,609.445	1,101,465	2,718	1,049	1,102,514
Buffalo Ankerite	261,484	1,100	260,271	49,151.332	1,892,328	4,466	1,724	1,894,052
Coniaurum	111,455	....	111,455	30,842.000	1,187,435	5,683	2,194	1,189,629
Delnite	126,446	....	125,887	21,270.685	818,922	1,943	750	819,672
Dome	525,900	....	525,900	149,640.919	5,761,181	29,333	11,340	5,772,521
Hallnor	105,544	....	105,544	37,918.179	1,459,851	2,853	1,102	1,460,953
Hollinger[1]	1,076,459	....	1,078,946	282,356.255	10,874,933	51,904	22,478	10,897,411
Hoyle	108,944	3,286	105,606	9,731.320	374,656	1,151	445	375,101
McIntyre Porcupine	662,706	....	668,700	192,869.343	7,425,476	37,272	14,387	7,439,863
Moneta	14,101	13	14,088	5,928.072	228.231	748	289	228,520
Naybob	....	....	....	880.621	33,904	88	34	33,938
Pamour	525,557	....	525,557	54,073.511	2,081,832	6,793	2,698	2,084,530
Paymaster Consolidated	143,581	....	138,531	29,504.473	1,135,923	8,723	3,367	1,139,290
Preston East Dome	248,766	....	247,026	59,215.355	2,279,793	2,968	2,525	2,282,318
Ross (Hollinger)	85,125	....	85,221	14,876.796	573,349	19,848	8,488	581,837
Miscellaneous[2]	....	....	....	89.734	3,455	12	5	3,460
Total	4,318,602	21,692	4,297,973	1,020,976.262	$39,312,437	181,166	$74,675	$39,387,112
KIRKLAND LAKE AREA								
Bidgood	49,965	....	49,835	14,377.860	$553,548	7,744	$2,989	$556,537
Golden Gate	....	....	....	48.308	1,859	....	....	1,859
Kirkland Lake Gold	83,987	....	83,987	30,862.630	1,188,212	3,280	1,266	1,189,478
Lake Shore[3]	293,398	....	293,398	133,906.390	5,155,401	29,089	11,337	5,166,738
Macassa	103,230	....	103,259	42,854.390	1,649,894	7,141	2,749	1,652,643
Sylvanite	148,749	....	148,190	52,514.752	2,021,820	8,253	3,185	2,025,005
Teck-Hughes	100,705	....	100,705	32,455.595	1,249,542	3,901	1,505	1,251,047
Toburn	43,174	2,269	40,905	15,798.578	608,246	3,294	1,271	609,517
Upper Canada	68,829	....	68,829	29,847.602	1,149,134	13,707	5,304	1,154,438
Wright-Hargreaves[4]	225,710	....	225,710	113,343.421	4,363,726	23,166	9,008	4,372,734
Miscellaneous[2]	....	....	....	89.734	3,455	12	5	3,460
Total	1,117,747	2,269	1,114,818	466,099.260	$17,944,837	99,587	$38,619	$17,983,456
LARDER LAKE AREA								
Argonaut (Beaverhouse Lake)	....	....	....	11.217	$432	2	$1	$433
Chesterville	196,687	....	196,687	23,263.889	895,661	1,262	487	896,148
Kerr-Addison[1]	674,487	....	674,487	130,192.280	5,012,408	7,030	2,720	5,015,128
Omega	109,846	....	109,846	15,445.862	594,666	1,944	751	595,417
Yama[6]	....	....	....	379.416	14,608	122	47	14,655
Total	981,020	....	981,020	169,292.664	$6,517,775	10,360	$4,006	$6,521,781
MATACHEWAN AREA								
Matachewan Consolidated	250,179	....	249,779	18,713.492	$720,470	8,264	$3,243	$723,713
Young-Davidson	192,701	....	192,727	20,008.419	770,625	4,004	1,546	772,171
Total	442,880	....	442,506	38,721.911	$1,491,095	12,268	$4,789	$1,495,884
SUDBURY DISTRICT								
Jerome	107,608	....	107,608	18,640.894	$717,675	4,921	$1,899	$719,574
New Golden Rose[5]	....	....	....	5.296	204	....	....	204
Total	107,608	....	107,608	18,646.190	$717,879	4,921	$1,899	$719,778
ALGOMA DISTRICT								
Alden-Goudreau (Regnery Metals)	1,782	....	1,782	282.141	$10,873	130	$59	$10,932
Stanley	....	....	....	15.283	586	....	....	586
Miscellaneous[6]	....	....	....	129.758	4,996	....	....	4,996
Total	1,782	....	1,782	427.182	$16,455	130	$59	$16,514
THUNDER BAY DISTRICT								
Hard Rock[1]	122,503	24,734	97,373	24,064.316	$926,477	173	$67	$926,544
Leitch	35,127	7,678	27,438	21,883.610	842,404	715	276	842,680
Little Long Lac[1]	104,707	3,868	88,890	26,179.566	1,007,914	2,372	916	1,008,830
MacLeod-Cockshutt[7]	273,617	91,856	181,761	54,632.312	2,103,345	765	296	2,103,641
Magnet	43,834	774	43,060	14,877.619	572,789	1,603	619	573,408
Miscellaneous[8]	....	....	....	28.121	1,082	3	1	1,083
Total	579,788	128,910	438,522	141,665.544	$5,454,011	5,631	$2,175	$5,456,186
KENORA AND RAINY RIVER DISTRICTS								
Big Master (Kenwest)	3,119	....	3,119	437.488	$16,843	80	$31	$16,874
Goldwood (C. S. Walsten)	....	....	....	45.129	1,737	15	7	1,744
Wendigo	309	8	301	1,063.840	40,958	231	91	41,049
Total	3,428	8	3,420	1,546.457	$59,538	326	$129	$59,667
PATRICIA PORTION								
Berens River[9]	53,255	....	53,255	16,135.000	$621,198	514,881	$233,004	$854,202
Central Patricia	104,451	....	104,451	37,000.806	1,424,532	3,210	1,239	1,425,771
Cochenour Willans	55,663	....	55,663	28,693.899	1,104,723	919	355	1,105,078
Hasaga	146,111	25,923	120,318	18,352.811	706,584	7,741	2,988	709,572
Madsen Red Lake	144,796	....	144,792	34,259.473	1,318,991	7,507	2,898	1,321,889
McKenzie Red Lake[1]	103,449	17,476	85,973	24,672.198	949,881	6,131	2,366	952,247
McMarmac	32,073	....	32,073	7,213.270	277,711	253	98	277,809
Pickle Crow[1]	81,535	10,740	70,575	34,464.245	1,326,875	4,335	1,673	1,328,548
Uchi	14,614	....	14,614	3,171.984	122,121	328	127	122,248
Total	735,947	54,139	681,714	203,963.686	$7,852,616	545,305	$244,748	$8,097,364
Miscellaneous prospectors	....	....	....	39.680	$1,528	6	$3	$1,531
Total for gold mines	8,288,802	207,018	8,069,363	2,061,378.836	$79,368,171	859,700	$371,102	$79,739,273
Nickel-copper refining	....	....	....	55,776.000	$2,147,376	....	....	....
Silver-lead-zinc concentrates	....	....	....	62.318	2,399	....	....	....
Copper-gold-silver concentrates	....	....	....	1.339	52	....	....	....
Total gold output, 1943	....	....	....	2,117,218.493	$81,517,998	....	....	....
CALENDAR YEAR 1942								
Porcupine Belt	5,687,356	63,450	5,624,554	1,308,591.700	$50,386,712	251,890	$102,314	$50,489,026
Kirkland Lake Area	1,307,990	4,075	1,308,307	541,526.820	20,848,800	120,025	47,050	20,895,850
Larder Lake Area	1,168,484	2,734	1,166,209	214,860.304	8,272,127	12,822	4,989	8,277,116
Matachewan Area	643,151	....	643,365	63,019.249	2,426,438	15,679	6,136	2,432,574
Sudbury District	168,628	....	168,628	29,480.650	1,135,006	7,744	3,021	1,138,027
Algoma District	51,502	....	52,125	8,904.631	342,844	2,018	779	343,623
Thunder Bay District	911,451	248,842	662,816	219,399.060	8,446,817	14,095	5,528	8,452,345
Kenora and Rainy River Districts	44,025	7,576	36.449	12,525.662	482,878	3,160	1,183	484,061
Patricia Portion	1,080,860	93,002	987,697	294,103.734	11,323,000	899,024	377,793	11,700,793
Miscellaneous	....	....	....	420.533	16,190	....	....	16,190
Total for gold mines, 1942	11,063,447	419,679	10,650,150	2,692,832.345	$103,680,812	1,326,457	$548,793	$104,229,605
Nickel-copper refining and silver-lead-zinc concentrates	....	....	....	70,991.300	2,733,166	....	....	....
Total gold output, 1942	....	....	....	2,763,823.645	$106,413,978	....	....	....

[1] Concentrates also contained tungsten.
[2] This also includes high-grade.
[3] Concentrates shipped also included 4,833 pounds copper.
[4] Concentrates shipped also included 2,107 pounds copper.
[5] Clean-up.
[6] This includes 73.278 ounces gold from Parkhill and 56.480 ounces gold from Darwin
[7] Concentrates also included a small quantity of lead and zinc.
[8] This includes 3.020 ounces gold from Reginald Anderson and 25.101 ounces gold and 3 ounces silver from Theresa.
[9] Concentrates also contained 1,135,861 pounds of lead.

The Price of Gold in Canada

The average price of gold in Canadian funds during 1943 remained stable at $38.50. It was so pegged on September 18, 1939, when the Canadian Foreign Exchange Control Board set the rates on United States funds at $1.10 buying and $1.11 selling.

Labour Statistics

The following figures summarize labour statistics for the gold-mining industry, as reported to the Ontario Department of Mines:—

AVERAGE YEARLY WAGE, GOLD-MINING INDUSTRY, 1942 AND 1943

Area or district	1942			1943		
	No. of wage-earners	Wages paid	Average wage per annum	No. of wage-earners	Wages paid	Average wage per annum
Porcupine belt.......	8,069	$16,503,082	$2,045	6,137	$12,524,499	$2,041
Kirkland Lake area...	2,683	5,083,245	1,895	2,272	4,517,908	1,989
Larder Lake area.....	922	1,800,507	1,953	663	1,297,544	1,957
Matachewan area....	445	852,261	1,915	320	511,245	1,598
Sudbury district......	201	404,519	2,013	104	245,893	2,364
Algoma district......	91	156,279	1,717	14	12,242	874
Thunder Bay district..	1,332	2,709,300	2,034	832	1,711,084	2,057
Patricia portion......	1,687	3,166,257	1,877	1,150	2,223,335	977
Kenora and Rainy River districts.....	131	218,073	1,665	19	18,911	995
Operating but non-producing.........	99	117,644	1,188	9	7,246	805
Total...........	15,660	$31,011,167	$1,980	11,520	$23,069,907	$2,003

Mint Receipts from Ontario Mines

The table below shows the record over a five-year period of receipts of crude gold bullion from Ontario mines at the Royal Canadian Mint:—

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL CANADIAN MINT, OTTAWA, 1939-1943

Year	Quantity	Precious metals		Total value (standard)	Buying rate in Canada for New York funds[1]
		Gold	Silver		
	crude ounces	fine ounces	fine ounces		cents
1939..................	3,844,349	3,071,130	426,622	$63,660,860	103.703
1940..................	4,005,077	3,202,649	425,219	66,362,598	110
1941..................	3,976,329	3,165,509	432,039	65,597,357	110
1942..................	3,385,022	2,702,485	359,677	56,555,420	110
1943..................	2,613,308	2,110,420	275,272	43,732,517	110

[1] The average rate of premium on New York funds is based on the day to day record of current quotations. The Federal Department of Finance pays for gold in Canadian funds and reimburses producers by an amount equivalent to the exchange premium on New York funds. Export of gold is prohibited except under license.

Dividends and Production

The following tables show the production by areas in 1943, the dividends paid by the various gold-mining companies, the yearly dividends by areas, the annual production by mines in each area, and the total gold production from 1866 to 1943.

DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES TO DECEMBER 31, 1943

Name of company	Date of incorporation	Authorized capital, $ or shares	Capital stock issued, $ or shares	Par value per share	Dividends and bonuses paid to end of 1942	Dividends and bonuses paid during 1943	Rate per cent. or per share 1943	Total dividends and bonuses paid to Dec. 31, 1943	Date when last dividend or bonus was paid
Acme Gold Mines, Ltd.	Dec. 13, 1911	$3,000,000	$3,000,000	$5.00	$160,000.00	....	....	$160,000.00	Dec. 31, 1916
Aunor Gold Mines, Ltd.	May 19, 1939	$2,000,000	$2,000,000	1.00	640,000.00	$360,000.00	18c.	1,000,000.00	Dec. 1, 1943
Berens River Mines, Ltd.	July 2, 1936	$2,000,000	$2,000,000	1.00	300,000.00	120,000.00	6c.	420,000.00	June 10, 1943
Broulan Porcupine Mines, Ltd.	Mar. 18, 1936	$3,000,000	$2,694,005	1.00	565,741.05	242,460.45	9c.	808,201.50	Sept. 30, 1943
Buffalo Ankerite Gold Mines, Ltd.	Oct. 5, 1932	$1,000,000	$701,679	1.00	2,552,504.98	70,167.90	10c.	2,622,672.88	June 17, 1943
Central Patricia Gold Mines, Ltd.	April 20, 1931	$2,500,000	$2,500,000	1.00	3,075,000.00	300,000.00	12c.	3,375,000.00	Sept. 30, 1943
Chesterville Larder Lake Gold Mining Co., Ltd.	Mar. 20, 1907	$2,000,000	$1,735,559	1.00	390,500.78	52,066.77	3c.	442,567.55	Apr. 15, 1943
Cline Lake Gold Mines, Ltd.	Aug. 5, 1936	$2,000,000	$1,611,505	1.00	64,200.00	....	....	64,200.20	Feb. 28, 1941
Cochenour Willans Gold Mines, Ltd.	April 19, 1936	$3,000,000	$2,961,655	1.00	531,597.90	266,548.95	3c.	798,146.85	Oct. 20, 1943
Coniaurum Mines, Ltd.	July 4, 1929	3,000,000	2,766,743	No par	2,508,398.05	276,674.30	10c.	2,785,072.35	Dec. 22, 1943
Delnite Mines, Ltd.	Oct. 23, 1934	$3,000,000	$2,978,767	1.00	536,178.06	89,363.01	3%	625,541.07	May 31, 1943
Dome Mines, Ltd.[1]	July 7, 1923	7,000,000	2,000,000	No par	52,507,201.75	3,114,668.80	$1.60	55,621,870.55	Oct. 30, 1943
Gold Eagle Gold Mines, Ltd.	Feb. 13, 1934	$3,000,000	$2,638,339	1.00	[2]237,450.51	....	....	[2]237,450.51	Oct. 21, 1942
Hallnor Mines, Ltd.	April 6, 1936	$2,000,000	$2,000,000	1.00	4,400,000.00	700,000.00	35c.	5,100,000.00	Dec. 1, 1943
Hard Rock Gold Mines, Ltd.	Jan. 6, 1934	$3,000,000	$2,990,074	1.00	837,220.72	89,702.22	3%	926,922.94	June 21, 1943
Hollinger Consolidated Gold Mines, Ltd.	May 25, 1916	$25,000,000	$24,600,000	5.00	112,928,400.00	3,198,000.00	65c.	116,126,400.00	Dec. 31, 1943
Howey Gold Mines, Ltd.	Mar. 12, 1926	$5,000,000	$5,000,000	1.00	2,050,000.00	50,000.00	1c.	2,100,000.00	Dec. 10, 1943
Jason Mines, Ltd.	Nov. 9, 1938	$3,000,000	$2,999,005	1.00	119,960.20	....	....	119,960.20	Dec. 30, 1941
Kerr-Addison Gold Mines, Ltd.	April 9, 1936	$5,000,000	$4,730,301	1.00	4,020,755.85	1,655,605.35	35c.	5,676,361.20	Dec. 30, 1943
Kirkland Lake Gold Mining Co., Ltd.	Nov. 19, 1915	$5,500,000	$5,326,699	1.00	3,720,807.46	213,067.96	4c.	3,933,875.42	Nov. 4, 1943
Lake Shore Mines, Ltd.	Feb. 25, 1914	$2,000,000	$2,000,000	1.00	89,220,000.00	1,600,000.00	80c.	90,820,000.00	Dec. 15, 1943
Leitch Gold Mines, Ltd.	July 23, 1935	$3,000,000	$2,850,005	1.00	969,001.70	256,500.45	9c.	1,225,502.15	Nov. 15, 1943
Little Long Lac Gold Mines, Ltd.	Jan. 26, 1933	2,000,000	1,841,000	No par	3,627,175.00	73,640.00	4c.	3,700,815.00	Dec. 30, 1943
Macassa Mines, Ltd.	April 12, 1926	$3,000,000	$2,678,068	1.00	5,683,394.50	642,736.32	24c.	6,326,130.82	Dec. 15, 1943
McIntyre Porcupine Mines, Ltd.[3]	Mar. 16, 1911	$4,000,000	$3,990,000	5.00	30,412,126.43	2,657,340.00	$3.33	33,069,466.43	Dec. 1, 1943
McKenzie Red Lake Gold Mines, Ltd.[4]	Feb. 1, 1933	$3,000,000	$2,935,000	1.00	2,273,550.00	322,850.07	11c.	2,596,400.07	Dec. 15, 1943
McMarmac Red Lake Gold Mines, Ltd.	July 21, 1939	$3,000,000	$2,050,005	1.00	....	82,000.20	4c.	82,000.20	May 10, 1943
MacLeod-Cockshutt Gold Mines, Ltd.	Sept. 22, 1933	$3,000,000	$2,862,490	1.00	1,140,896.00	143,124.50	5c.	1,284,020.50	Dec. 30, 1943
Madsen Red Lake Gold Mines, Ltd.	Mar. 8, 1935	$3,500,000	$3,499,528	1.00	523,729.20	209,971.68	3c.	733,700.88	Dec. 16, 1943
Magnet Consolidated Mines, Ltd.	April 23, 1936	$3,000,000	$3,000,000	1.00	765,000.00	90,000.00	3c.	855,000.00	Dec. 10, 1943
Matachewan Consolidated Mines, Ltd.	July 10, 1933	4,000,000	3,430,000	No par	68,600.00	....	....	68,600.00	Nov. 30, 1940
Moneta Porcupine Mines, Ltd.	Oct. 14, 1910	$3,000,000	$2,543,860	1.00	1,144,737.00	152,631.60	6c.	1,297,368.60	July 15, 1943

Naybob Gold Mines, Ltd.	Jan. 3, 1934	$5,000,000	$4,970,309	1.00	190,912.36	....	....	190,912.36	Oct. 15, 1941
Northern Empire Mines Co., Ltd.	July 28, 1932	$500,000	$400,000	1.00	1,412,000.00	80,000.00	20c.	1,492,000.00	Dec. 15, 1943
Pamour Porcupine Mines, Ltd.	Mar. 7, 1934	5,000,000	5,000,000	No par	2,800,000.00	250,000.00	5c.	3,050,000.00	Dec. 20, 1943
Paymaster Consolidated Mines, Ltd.	Feb. 15, 1930	$9,000,000	$8,629,090	1.00	431,452.70	86,290.90	1c.	517,743.60	Jan. 15, 1943
Pickle Crow Gold Mines, Ltd.	Jan. 8, 1934	$3,000,000	3,000,000	1.00	7,350,000.00	300,000.00	10c.	7,650,000.00	Dec. 31, 1943
Porcupine Crown Mines, Ltd.	May 25, 1913	$2,000,000	$2,000,000	1.00	840,000.00	....	....	840,000.00	July 15, 1917
Preston East Dome Mines, Ltd.	Jan. 7, 1911	$3,000,000	$3,000,000	1.00	2,100,000.00	600,000.00	20c.	2,700,000.00	Oct. 15, 1943
Rea Consolidated Gold Mines, Ltd.	April 5, 1911	$1,000,000	$200,000	5.00	12,000.00	....	....	12,000.00	1915
Sturgeon River Gold Mines, Ltd.	Aug. 22, 1934	$3,000,000	$2,749,758	1.00	219,980.64	....	....	219,980.64	Apr. 30, 1942
Sylvanite Gold Mines, Ltd.	June 13, 1913	$3,300,000	$3,299,500	1.00	7,555,855.00	395,940.00	12c.	7,951,795.00	Oct. 15, 1943
Teck-Hughes Gold Mines, Ltd., The	Mar. 2, 1923	$5,000,000	$4,807,144	1.00	37,565,937.52	1,442,143.20	30c.	39,008,080.72	Oct. 1, 1943
Toburn Gold Mines, Ltd.	Jan. 24, 1931	$2,000,000	$1,850,000	1.00	2,109,000.00	74,000.00	4c.	2,183,000.00	Nov. 22, 1943
Tombill Gold Mines, Ltd.	Oct. 7, 1935	$2,000,000	$1,520,000	1.00	454,000.00	....	....	454,000.00	Dec. 23, 1942
Tough-Oakes Gold Mines, Ltd.	July 15, 1913	$3,000,000	$2,657,500	5.00	398,625.00	....	....	398,625.00	Dec. 27, 1916
Upper Canada Mines, Ltd.	April 4, 1929	$3,000,000	$2,963,009	1.00	903,717.76	296,301.48	10c.	1,200,019.24	Nov. 27, 1943
Vipond Consolidated Mines, Ltd.	July 17, 1922	$2,500,000	$2,250,000	1.00	67,500.00	....	....	67,500.00	Apr. 15, 1927
Wendigo Gold Mines, Ltd.	Oct. 5, 1933	$2,000,000	$1,749,445	1.00	157,450.05	....	....	157,450.05	Apr. 15, 1942
Wright-Hargreaves Mines, Ltd.[5]	June 16, 1916	5,500,000	5,500,000	No par	39,132,500.00	1,925,000.00	35c.	41,057,500.00	Oct. 1, 1943
Young-Davidson Mines, Ltd.	April 8, 1926	$3,000,000	$1,584,108	1.00	190,092.96	63,364.32	4c.	253,457.28	Dec. 1, 1943
Total	....	....	....	....	$431,865,151.33	$22,542,160.43	....	$454,407,311.76	....

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[1] On April 22, 1922, the capital of Dome Mines Company, Limited, was reduced from $5,000,000 to $4,500,000, and $476,667 (repayment of capital not included in above tables distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 no par value shares at $7.00 per share. In 1936, 20,000 shares were paid in part payment for the Schumacher claims and 26,666 shares were then held in trust for the company. On June 20, 1938, the share capital was doubled from one to two million shares, and the shares held in trust then became 53,332.

[2] This is not a dividend, but a partial distribution of capital.

[3] Dividends are translated into Canadian funds.

[4] Distribution was also made in December, 1940, to shareholders of 1 share of stock of Madsen Red Lake Gold Mines, Limited, for each 5 shares of McKenzie Red Lake Gold Mines, Limited, then held.

[5] The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of $1.00 par value to 5,500,000 shares of no par value. The dividends are paid in United States funds.

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES IN THE PORCUPINE BELT, 1912-1943[1]

Year	Hollinger Consol. Gold Mines	Porcupine Crown Mines	Dome Mines	Acme Gold Mines	Rea Consol. Gold Mines	McIntyre Porcupine Mines[2]	Vipond Consoli-dated Mines	Coniaurum Mines	Buffalo Ankerite Gold Mines
	$	$	$	$	$	$	$	$	$
1912	270,000	....	....	....	....	....	....	....	....
1913	1,170,000	....	....	....	....	....	....	....	....
1914	1,170,000	240,000	....	....	....	....	....	....	....
1915	1,560,000	240,000	400,000.00	160,000	12,000	....	....	....	....
1916	3,126,000	240,000	800,000.00	....	....	....	....	....	....
1917	738,000	120,000	300,000.00	....	....	541,542.45	....	....	....
1918	1,230,000	....	....	....	....	543,042.45	....	....	....
1919	1,722,000	....	....	....	....	364,028.30	....	....	....
1920	2,214,000	....	416,886.00	....	....	546,042.45	....	....	....
1921	3,198,000	....	478,947.75	....	....	546,042.45	....	....	....
1922	3,198,000	....	715,000.50	....	....	548,346.06	....	....	....
1923	3,198,000	....	1,430,001.00	....	....	558,270.54	....	....	....
1924	3,198,000	....	1,906,668.00	....	....	783,054.00	....	....	....
1925	4,378,800	....	1,906,668.00	....	....	798,374.06	....	....	....
1926	5,805,600	....	1,906,668.00	....	....	798,405.23	....	....	....
1927	6,396,000	....	1,191,667.50	....	....	798,405.23	67,500	....	....
1928	5,412,000	....	953,334.00	....	....	798,779.29	....	....	....
1929	3,198,000	....	953,334.00	....	....	804,265.54	....	....	....
1930	3,444,000	....	953,334.00	....	....	798,093.51	....	....	....
1931	3,444,000	....	953,334.00	....	....	830,262.87	....	....	....
1932	3,690,000	....	1,239,334.20	....	....	1,135,154.99	....	80,923.41	....
1933	4,182,000	....	1,716,001.20	....	....	1,631,785.30	....	....	42,571.29
1934	6,888,000	....	3,336,669.00	....	....	1,617,446.24	....	....	89,371.77
1935	4,428,000	....	3,813,336.00	....	....	1,589,142.18	....	....	115,546.40
1936	5,412,000	....	3,873,336.00	....	....	1,596,000.00	....	....	140,335.80
1937	5,412,000	....	4,380,003.00	....	....	1,595,750.63	....	273,044.70	508,717.28
1938	5,412,000	....	3,893,336.00	....	....	1,588,207.03	....	411,381.85	701,679.00
1939	5,412,000	....	3,893,336.00	....	....	1,649,615.63	....	442,678.88	526,259.25
1940	5,412,000	....	3,893,336.00	....	....	2,637,390.00	....	498,013.74	217,520.49
1941	5,412,000	....	3,893,336.00	....	....	2,657,340.00	....	442,678.88	210,503.70
1942	3,198,000	....	3,309,335.60	....	....	2,657,340.00	....	359,676.59	....
1943	3,198,000	....	3,114,668.80	....	....	2,657,340.00	....	276,674.30	70,167.90
Total.....	116,126,400	840,000	55,621,870.55	160,000	12,000	33,069,466.43	67,500	2,785,072.35	2,622,672.88

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[1] The dividends of Anglo-Huronian, Limited, are not included because it is a holding company with widespread interests. To the end of 1943, dividends to the amount of $2,625,605 had been paid.

[2] Represents total paid translated into Canadian funds.

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES IN THE PORCUPINE BELT, 1912–1943—*Continued*

Year	Pamour Porcupine Mines	Paymaster Consol. Mines	Moneta Porcupine Mines	Hallnor Mines	Preston East Dome Mines	Delnite Mines	Broulan Porcupine Mines	Aunor Gold Mines	Naybob Gold Mines	Total
	$	$	$	$	$	$	$	$	$	$
1912										270,000.00
1913										1,170,000.00
1914										1,410,000.00
1915										2,212,000.00
1916										4,326,000.00
1917										1,699,542.45
1918										1,773,042.45
1919										2,086,028.30
1920										3,176,928.45
1921										4,222,990.20
1922										4,461,346.56
1923										5,186,271.54
1924										5,887,722.00
1925										7,083,842.06
1926										8,510,673.23
1927										8,453,572.73
1928										7,164,113.29
1929										4,955,599.54
1930										5,195,427.51
1931										5,227,596.87
1932										6,145,412.60
1933										7,572,357.79
1934										11,931,487.01
1935										9,946,024.58
1936										11,021,671.80
1937										12,169,515.61
1938	600,000	86,290.00	76,315.80							12,769,209.68
1939	600,000	172,580.90	305,263.20	1,200,000						14,201,733.86
1940	600,000	86,290.90	305,263.20	1,200,000	600,000	178,726.02	161,640.30			15,790,180.65
1941	600,000		254,386.00	1,200,000	900,000	178,726.02	242,460.45	320,000	190,912.36	16,502,343.41
1942	400,000	86,290.90	203,508.80	800,000	600,000	178,726.02	161,640.30	320,000		12,274,518.12
1943	250,000	86,290.90	152,631.60	700,000	600,000	89,363.01	242,460.45	360,000		11,797,596.96
Total	3,050,000	517,743.60	1,297,368.60	5,100,000	2,700,000	625,541.07	808,201.50	1,000,000	190,912.36	226,594,749.34

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES IN THE KIRKLAND LAKE BELT,[1] 1915–1943

Year	Tough-Oakes Gold Mines	Lake Shore Mines	Teck-Hughes Gold Mines	Wright-Hargreaves Mines	Sylvanite Gold Mines	Toburn Gold Mines	Kirkland Lake Gold Mining Co.	Macassa Mines	Kerr-Addison Gold Mines	Upper Canada Mines	Chesterville Larder Lake Gold Mining Co.	Total
	$	$	$	$	$	$	$	$	$	$	$	$
1915	132,875	....	....	....	....	....	....	....	....	....	....	132,875.00
1916	265,750	....	....	....	....	....	....	....	....	....	....	265,750.00
1917	....	....	....	....	....	....	....	....	....	....	....	....
1918	....	100,000	....	....	....	....	....	....	....	....	....	100,000.00
1919	....	100,000	....	....	....	....	....	....	....	....	....	100,000.00
1920	....	80,000	....	....	....	....	....	....	....	....	....	80,000.00
1921	....	120,000	....	....	....	....	....	....	....	....	....	120,000.00
1922	....	80,000	412,500.00	....	....	....	....	....	....	....	....	492,500.00
1923	....	160,000	206,250.00	....	....	....	....	....	....	....	....	366,250.00
1924	....	380,000	....	206,250	....	....	....	....	....	....	....	586,250.00
1925	....	600,000	....	550,000	....	....	....	....	....	....	....	1,150,000.00
1926	....	1,000,000	474,714.40	893,750	....	....	....	....	....	....	....	2,368,464.40
1927	....	1,400,000	713,571.60	1,237,500	....	....	....	....	....	....	....	3,351,071.60
1928	....	2,000,000	2,860,286.40	825,000	....	....	....	....	....	....	....	5,685,286.40
1929	....	2,200,000	2,866,286.40	....	....	....	....	....	....	....	....	5,066,286.40
1930	....	3,000,000	2,872,286.40	....	65,990	....	....	....	....	....	....	5,938,276.40
1931	....	4,800,000	3,118,143.60	825,000	131,980	....	....	....	....	....	....	8,875,123.60
1932	....	6,000,000	2,884,286.40	962,500	164,975	....	....	....	....	....	....	10,011,761.40
1933	....	6,000,000	2,884,286.40	1,512,500	164,975	....	....	....	....	....	....	10,561,761.40
1934	....	7,000,000	2,643,929.20	3,025,000	824,875	148,000	157,173.69	131,403.40	....	....	....	13,930,381.29
1935	....	8,000,000	1,922,857.60	3,300,000	659,900	148,000	157,173.69	396,710.20	....	....	....	14,584,641.49
1936	....	10,000,000	2,163,214.80	3,300,000	659,900	148,000	316,974.66	401,710.20	....	....	....	16,989,799.66
1937	....	12,000,000	2,403,572.00	3,850,000	824,875	166,500	479,402.91	535,613.60	....	....	....	20,259,963.51
1938	....	8,000,000	2,163,214.80	3,850,000	824,875	259,000	532,669.90	669,517.00	....	....	....	16,299,276.70
1939	....	7,500,000	2,067,071.92	3,850,000	824,875	296,000	532,669.90	870,372 10	....	....	....	15,940,988.92
1940	....	4,000,000	2,163,214.80	3,850,000	989,850	370,000	639,203.88	937,323.80	709,545.15	177,780.54	86,777.95	13,923,696.12
1941	....	3,100,000	1,922,857.60	4,001,250	923,860	333,000	585,936.89	937,323.80	1,655,605.35	414,821.26	260,333.85	14,134,988.75
1942	....	1,600,000	1,442,143.20	2,475,000	494,925	240,500	319,601.94	803,420.40	1,655,605.35	311,115.96	43,388.98	9,385,700.83
1943	....	1,600,000	1,442,143.20	1,925,000	395,940	74,000	213,067.96	642,736.32	1,655,605.35	296,301.48	52,066.77	8,296,861.08
Total	398,625	90,820,000	39,000,080.72	41,057,500	7,951,795	2,183,000	3,933,875.42	6,326,130.82	5,676,361.20	1,200,019.24	442,567.55	198,997,954.95

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[1] Including Larder Lake area.

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES IN NORTHWESTERN ONTARIO, 1934–1943

Year	Howey Gold Mines	Northern Empire Mines Co.	Pickle Crow Gold Mines	Little Long Lac Gold Mines	Central Patricia Gold Mines	McKenzie Red Lake Gold Mines	Leitch Gold Mines	Hard Rock Gold Mines	Tombill Gold Mines	Young-Davidson Mines	MacLeod-Cockshutt Gold Mines
	$	$	$	$	$	$	$	$	$	$	$
1934	500,000	...	...	...	...	...	...	...	...	...	...
1935	250,000	170,500	...	...	...	...	...	...	...	...	...
1936	100,000	...	600,000	549,900	200,000	203,000.00	...	...	...	...	...
1937	200,000	170,750	1,050,000	733,200	300,000	261,000.00	...	...	...	...	...
1938	200,000	290,750	1,200,000	549,900	450,000	348,000.00	57,000.10	...	...	...	...
1939	250,000	300,000	1,200,000	551,500	525,000	406,000.00	228,000.40	119,602.96	50,000	31,682.16	...
1940	250,000	200,000	1,200,000	552,300	575,000	351,150.00	228,000.40	299,007.40	100,000	31,682.16	568,398.00
1941	200,000	160,000	1,200,000	368,200	600,000	352,200.00	228,000.40	239,205.92	152,000	63,364.32	286,249.00
1942	100,000	120,000	900,000	322,175	425,000	352,200.00	228,000.40	179,404.44	152,000	63,264.32	286,249.00
1943	50,000	80,000	300,000	73,610	300,000	322,850.07	256,500.45	89,702.22	...	63,364.32	143,124.50
Total	2,100,000	1,492,000	7,650,000	3,700,815	3,375,000	2,596,400.07	1,225,502.15	926,922.94	454,000	253,457.28	1,284,020.50

Year	Magnet Consol. Mines	Madsen Red Lake Gold Mines	Cochenour Willans Gold Mines	Matachewan Consol. Mines	Sturgeon River Gold Mines	Wendigo Gold Mines	Berens River Mines	Cline Lake Gold Mines	Jason Mines	Gold Eagle Gold Mines	McMarmac Red Lake Gold Mines	Total
	$	$	$	$	$	$	$	$	$	$	$	$
1934	...	...	...	...	...	...	...	...	...	...	...	500,000.00
1935	...	...	...	...	...	...	...	...	...	...	...	420,500.00
1936	...	...	...	...	...	...	...	...	...	...	...	1,652,900.00
1937	...	...	...	...	...	...	...	...	...	...	...	2,714,950.00
1938	...	...	...	...	...	...	...	...	...	...	...	3,095,650.10
1939	...	...	...	...	...	...	...	...	...	...	...	3,661,785.52
1940	300,000	208,771.68	87,349.65	68,600	54,995.16	52,483.35	...	...	...	...	...	5,127,737.80
1941	375,000	104,985.84	177,699.30	...	109,990.32	52,483.35	60,000	64,200.20	119,960.20	...	...	4,913,538.85
1942	90,000	209,971.68	266,548.95	...	54,995.16	52,483.35	240,000	...	...	[1]237,450.51	...	4,279,842.27
1943	90,000	209,971.68	266,548.95	...	...	...	120,000	...	...	...	82,000.20	2,447,702.39
Total	855,000	733,700.88	798,146.85	68,600	219,980.64	157,450.05	420,000	64,200.20	119,960.20	237,450.51	82,000.20	28,814,607.47

[1] This is not a dividend, but a partial distribution of capital.

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES BY AREAS, 1912–1943

Year	Porcupine	Kirkland Lake[1]	Northwestern Ontario	Total
1912	$270,000.00			$270,000.00
1913	1,170,000.00			1,170,000.00
1914	1,410,000.00			1,410,000.00
1915	2,212,000.00	$132,875.00		2,344,875.00
1916	4,326,000.00	265,750.00		4,591,750.00
1917	1,699,542.45			1,699,542.45
1918	1,773,042.45	100,000.00		1,873,042.45
1919	2,086,028.30	100,000.00		2,186,028.30
1920	3,176,928.45	80,000.00		3,256,928.45
1921	4,222,990.20	120,000.00		4,342,990.20
1922	4,461,346.56	492,500.00		4,953,846.56
1923	5,186,271.54	366,250.00		5,552,521.54
1924	5,887,722.00	586,250.00		6,473,972.00
1925	7,083,842.06	1,150,000.00		8,233,842.06
1926	8,510,673.23	2,368,464.40		10,879,137.63
1927	8,453,572.73	3,351,071.60		11,804,644.33
1928	7,164,113.29	5,685,286.40		12,849,399.69
1929	4,955,599.54	5,066,286.40		10,021,855.94
1930	5,195,427.51	5,938,276.40		11,133,703.91
1931	5,227,596.87	8,875,123.60		14,102,720.47
1932	6,145,412.60	10,011,761.40		16,157,174.00
1933	7,572,357.79	10,561,761.40		18,134,119.19
1934	11,931,487.01	13,930,381.29	$500,000.00	26,361,868.30
1935	9,946,024.58	14,584,641.49	420,500.00	24,951,166.07
1936	11,021,671.80	16,989,799.66	1,652,900.00	29,664,371.46
1937	12,169,515.61	20,259,963.51	2,714,950.00	35,144,429.12
1938	12,769,209.68	16,299,276.70	3,095,650.10	32,164,136.48
1939	14,201,733.86	15,940,988.92	3,661,785.52	33,804,508.30
1940	15,790,180.65	13,923,696.12	5,127,737.80	34,841,614.57
1941	16,502,343.41	14,134,988.75	4,913,538.85	35,550,871.01
1942	12,274,518.21	9,385,700.83	4,279,842.81	25,940,061.85
1943	11,797,596.96	8,296,861.08	2,447,702.39	22,542,160.43
Total	$226,594,749.34	$198,997,954.95	$28,814,607.47	$454,407,311.76

[1] Including Larder Lake area.

The tables showing the production statistics of gold mines for the following areas will be found in the pocket at the back of the report: Larder Lake gold area (No. I), Kirkland Lake gold belt (No. II), Porcupine gold belt (No. III), Algoma district (No. IV), Thunder Bay district (No. V), and Patricia portion of Kenora district (No. VI); and the annual production by areas (No. VII).

The production tables for Southeastern Ontario, Rainy River district, the Matachewan and West Shiningtree areas, and Sudbury and Kenora districts will be found in the following pages.

SOUTHEASTERN ONTARIO

Production Statistics of Gold Mines, 1891–1943

(Value includes gold and silver, and exchange and equalization have been added since 1920)

Mine	Year	Quantity	Value
		tons	
Atlas Arsenic	1900, 1902, 1903	6,114	$44,667
Bannockburn	1895		58
Big Dipper	1907, 1909	52	340
Boerth	1900		208
Cleveland	1908	239	5,475
Cobalt Frontenac	1919, 1922		1,364
Cook Land	1901, 1902, 1904	1,483	6,989
Cordova (Belmont)	1892, 1893	560	5,450
	1898–1903	70,185	289,517
	1912–1915, 1917	16,491	45,480
	1939, 1940	33,434	134,101
Craig	1905, 1906	1,850	5,760
Crescent	1891, 1892	1,700	6,780
Deloro (Canadian Goldfields)	1897–1902	39,143	213,973
Gatling Pearce	1893		1,918
Gilmour	1909, 1910	550	3,669
Ledyard	1893, 1894	55	236
Little Doris	1898	400	2,500
Old Diamond (Mayboro)	1941	300	2,310
Sophia	1900	1,500	850
Sovereign	1900	262	861
Star of the East	1905, 1907	976	1,941
Miscellaneous[1]	1937		238
Total		175,294	$774,685

[1] In 1937, a total of 6.795 fine ounces, worth $238, was shipped to the Ontario Refining Company from Arden in Frontenac county by G. E. Fielding. This shipment could not be credited to any particular property.

RAINY RIVER DISTRICT

Production Statistics of Gold Mines, 1895–1943

(Value includes gold and silver, and exchange and equalization have been added since 1920)

Mine	Year	Quantity	Value
		tons	
Barker	1898	70	$490
Big Turtle River	1929	19	245
Central Canada[1]	1934	350	742
Elizabeth	1912	50	400
Foley[2]	1897, 1898, 1933–1935	5,568	52,658
Gold Winner	1900	15	70
Golden Crescent (A.D. 2)	1897	192	1,543
Golden Star[3]	1898–1901, 1934, 1938, 1941	19,345	170,616
Hammond Reef	1897	977	3,857
Harold Lake	1895, 1896	1,131	11,236
Independence (Bennett tp.)	1898	125	1,906
Lucky Coon	1899, 1935, 1936	10	249
Manitou	1896	12	413
Olive	1897–1900, 1937, 1941, 1942	7,255	80,636
Saundary[4]	1934	13	435
Upper Seine (Sawbill[5])	1897–1899, 1940, 1941	5,368	21,785
White Lilly	1933	65	53
W. E. Stone	1919, 1920	2	319
Miscellaneous[6]	1935		263
Total		40,567	$347,916

[1] Formerly the Walsh.
[2] Acquired in 1936 by Santa Fe Gold Mines, Limited.
[3] Acquired in 1936 by Orelia Mines, Limited.
[4] Formerly the Headlight or Swede Boy.
[5] Acquired in 1936 by Upper Seine Gold Mines, Limited.
[6] Mint sundries.

MATACHEWAN AND WEST SHININGTREE GOLD AREAS

ANNUAL PRODUCTION STATISTICS BY MINES, 1922 AND 1932–1943

(Value includes gold and silver, and exchange premium and equalization have been added)

Year	Ashley		Young-Davidson		Matachewan Consolidated		Ronda		Tyranite		Miscellaneous		Total	
	tons	$	tons	$	tons	$	tons	$	tons	$	tons	$	tons	$
1922												[1]987		987
1932	6,805	70,142											6,805	70,142
1933	37,975	495,364									[2]29	620	38,004	495,984
1934	43,532	456,830	51,842	134,511	4,680	23,568							100,054	614,909
1935	47,366	440,531	229,793	713,380	48,362	356,818							325,521	1,510,729
1936	21,958	158,533	301,163	892,713	55,797	425,259							378,918	1,476,505
1937			337,556	1,127,247	132,754	709,607							470,310	1,836,854
1938			359,266	1,249,374	154,409	822,555							513,675	2,071,929
1939			376,265	1,438,041	155,238	867,025	24,592	97,644	35,752	198,128			591,847	2,600,838
1940			368,247	1,505,338	182,033	828,655			79,875	385,478			630,155	2,719,471
1941			346,715	1,374,609	196,962	889,324			76,800	431,386			620,477	2,695,319
1942			296,942	1,306,794	315,040	974,132			31,383	151,648			643,365	2,432,574
1943			192,727	772,171	249,779	723,713							442,506	1,495,884
Total	157,636	1,621,400	2,860,516	10,514,178	1,495,054	6,620,656	24,592	97,644	223,810	1,166,640	29	1,607	4,761,637	20,022,125

[1] White Rock.

[2] White Rock, 17 tons, $419; Atlas, 12 tons, $201.

SUDBURY DISTRICT[1]

Annual Production Statistics of Gold Mines, 1897–1943

(Value includes gold and silver, and exchange premium and equalization have been added since 1920)

Year	Long Lake[2]		McMillan		New Golden Rose		Smith-Thorne (Tionaga)		Jerome		Miscellaneous[3]		Total	
	tons	$	tons	$	tons	$	tons	$	tons	$	tons	$	tons	$
Prior to 1911	[4]3,294	18,553									9,320	55,982	12,614	74,535
1911	1,750	9,828											1,750	9,828
1913	20,646	114,833											20,646	114,833
1914	45,458	217,103											45,458	217,103
1915	44,271	282,123											44,271	282,123
1916	26,846	187,103											26,846	187,103
1932	[5]22	2,993									10	725	32	3,718
1934	7	1,256	12,313	67,344									12,320	68,600
1935			40,218	273,315							256	1,665	40,474	274,980
1936				3,139							10,555	77,476	10,555	80,615
1937	23,687	150,422	7,608	26,874	16,811	135,541					7,961	88,910	56,067	401,747
1938	34,627	226,096			40,161	492,496	2,122	22,272				588	76,910	741,452
1939	20,462	141,854			36,195	460,702	4,531	58,787					61,188	661,343
1940					38,575	443,045							38,575	443,045
1941					12,495	132,680			58,824	338,050			71,319	470,730
1942									168,628	1,138,027			168,628	1,138,027
1943						204			107,608	719,574			107,608	719,778
Total	221,070	1,352,164	60,139	370,672	144,237	1,664,668	6,653	81,059	335,060	2,195,651	28,102	225,316	795,261	5,889,560

Miscellaneous Production, Sudbury District

Mine	Year	Quantity	Value
		tons	$
Bousquet	1936–1938	17,129	163,528
Crystal	1897, 1898, 1908	730	4,998
Gomak	1936	1,387	3,446
Halcrow-Swayze	1935	211	1,372
Mac-Auer	1935	45	293
Shakespeare	1905–1907	8,590	50,984
Young, Cyril T.	1932	10	725
Total		28,102	225,346

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[1] Exclusive of Matachewan and West Shiningtree areas.
[2] Acquired by Lebel Oro Mines, Limited, in 1933.
[3] See table of "Miscellaneous Production" to the right.
[4] Production for 1910.
[5] R. Downey.

KENORA DISTRICT

Production Statistics of Gold Mines, 1885–1943[1]

(Value includes gold and silver, and exchange and equalization have been added since 1920)

Mine	Year	Quantity	Value
		tons	$
Baden-Powell[2]	1902–1905	163	4,952
Big Master[3]	1902, 1903, 1905, 1942, 1943	14,470	75,115
Black Jack	1893	50	300
Britannia	1899	20	110
Cameron Island (Damascus)[4]	1898, 1906, 1934, 1935, 1936	1,287	163,871
Camp Bay	1904–1906	1,417	7,559
Cedar Island (Cornucopia)[5]	1896, 1932, 1935, 1936	17,050	174,146
Champion (Bad)	1900	[6]100	....
Clark	1935	87	1,250
Combined	1904	37	220
Cross, J. G.	1937	....	107
Crown Point	1900	150	900
Darkwater	1936, 1937	13	1,086
Eldorado	1904	30	251
Elora[7]	1936, 1937, 1939	13,766	49,017
Empire	1908	300	1,800
Glass Reef	1900	....	171
Gold Hill	1886, 1893	220	19,610
Gold Panner	1900	100	900
Gold Rock	1929	300	726
Grace	1902, 1907, 1908	415	865
Kenricia	1939, 1940	22,344	97,518
Laurentian[7]	1906–1909[8]	19,950	141,140
Mikado[9]	1896–1902, 1910, 1911, 1931	57,813	421,070
Minerva	1885	28	1,372
Olympia	1906, 1911, 1912, 1915	1,598	4,782
Ophir	1893, 1894, 1900, 1911	6,089	22,677
Quarry Island	1899	176	1,063
Regina[10]	1895–1899, 1902, 1904, 1905, 1936, 1941, 1943	36,828	299,552
Royal Sovereign	1902	....	122
Rush Bay (Golden Horn)	1904, 1906, 1907	615	1,120
Sakoose (Golden Whale)	1899–1901	8,028	58,758
Sandybeach Lake	1941, 1942	....	478
Straw Lake Beach	1938–1941	33,662	429,477
Sultana	1894–1902, 1904–1906	77,481	428,803
Sunbeam	1904	650	4,875
Treasure	1898	34	529
Twentieth Century	1902, 1903	8,688	43,586
Van Houten	1940	....	114
Vermilion Lake (Botham)	1930, 1935	43	575
Wabigoon-Contact Bay[11]	1905,[12] 1916,[13] 1917[13] 1918,[14] 1920,[15] 1923,[15] 1929	1,839	7,936
Wendigo	1900,[16] 1936–1943	206,054	2,509,751
Miscellaneous[17]	1940–1942	476	10,851
Total		532,371	4,989,105

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[1] In addition to the figures given and duplicating them in part, the following reduction plants carried on operations in Kenora, then called Rat Portage, and reported as follows: (1) Dominion Reduction Company (1895, 1897, 1900), 666 tons, $5,298; (2) Ottawa Gold Milling and Mining Company (1898–1900), 5,153 tons, $26,181; (3) Rat Portage Reduction Works (1900) milled 200 tons of Wendigo ore; no data of recovery made are available; (4) Keewatin Reduction Works (1900) milled 100 tons ore from Champion and 1,000 tons from Wendigo; no data of recovery made are available.

[2] Northern Lights Mines Company.

[3] Acquired by Kenwest Gold Mines, Limited, in 1939.

[4] Acquired by Duport Mining Company, Limited, in 1929.

[5] Acquired by Kenora Prospectors and Miners, Limited, in 1928. The mine was called Cornucopia prior to 1932.

[6] Reported milled in custom mill, no data.

[7] Elora Gold Mines, Limited, acquired the Laurentian mine in 1935.

[8] Operated by Imperial Gold Mines, Limited.

[9] Acquired by Kenora Prospectors and Miners, Limited, in 1928.

[10] Or Black Eagle; acquired by Kenland Gold Mines, Limited, in 1936, from Horseshoe Mines, Limited, and by Goldwood Gold Mines, Limited, in 1938.

[11] Contact Bay Mines, Limited, was incorporated in 1918 and acquired the Rognon, Redeemer, and Bonanza claims; the name was changed to Wabigoon-Contact Bay Mines, Limited, in 1923; and in 1935 the property was acquired by Northern Mines, Incorporated.

[12] Redeemer.

[13] Rognon.

[14] Redeemer (with the exception of 8 tons, valued at $46, from Rognon).

[15] Bonanza.

[16] Some 1,200 tons milled in custom mill in 1900, but no statistics of values available.

[17] Recoveries by Kenopo Mining and Milling, Limited, from shipments from the C. Alcock, Silverman, Dr. A. MacDonald, and Algot Nilson claims; La-Re Exploration Company; El Diver Mines; and Mint sundries.

GOLD PRODUCTION, 1866–1943

(On the standard basis of $20.671834 per ounce, or one dollar = 0.048375 ounces)

Year	Total production, value	Porcupine belt		Kirkland Lake belt[1]		N.W. Ontario[2]	
		Value	Per cent.	Value	Per cent.	Value	Per cent.
1866–1891[3]	$190,258	....	....	....	....	....	....
1892–1909[4]	2,509,492	....	....	....	....	....	....
1910–1919.	58,822,292	$54,074,696	....	$2,977,462	....	....	....
1920	11,686,043	10,597,572	90.7	1,033,478	8.8	....	....
1921	14,692,357	13,103,526	89.5	1,524,851	10.4	....	....
1922	20,579,569	18,374,658	89.3	2,159,581	10.5	....	....
1923	20,136,287	17,313,115	85.9	2,719,939	13.5	....	....
1924	25,669,303	22,135,534	86.2	3,446,632	13.4	....	....
1925	30,206,432	24,733,120	81.8	5,385,256	17.8	....	....
1926	30,950,753	23,680,670	76.5	7,174,083	23.2	....	....
1927	33,627,040	23,851,857	70.9	9,674,114	28.7	....	....
1928	32,629,111	20,246,319	62	12,233,524	37.5	....	....
1929	33,535,226	19,281,286	57.6	14,046,596	41.8	$22,988	0.07
1930	35,886,558	17,758,842	49.6	17,172,770	47.9	461,730	1.3
1931	43,117,615	19,891,521	46.2	21,734,729	50.4	1,007,756	2.3
1932	47,284,621	21,422,117	45.2	23,782,313	50.3	1,607,831	3.4
1933	44,558,514	21,624,617	48.5	20,817,277	46.7	1,352,017	3
1934	43,521,249	19,634,097	45	20,424,716	46.9	2,214,385	5
1935	45,898,372	20,021,622	43.6	19,597,809	42.7	4,851,950	10.5
1936	49,168,253	21,154,555	43	19,951,731	40.5	6,545,127	13.3
1937	53,479,981	23,163,296	43.3	20,660,377	38.6	8,096,616	15.1
1938	59,875,211	26,019,011	43.4	21,309,165	35.5	10,888,589	18.1
1939	63,791,979	27,135,740	42.5	20,390,529	31.9	14,662,724	22.9
1940	67,424,803	29,472,002	43.7	21,170,061	31.3	14,836,008	22
1941	66,051,188	29,746,821	45	19,625,691	29.7	15,054,073	22.7
1942	57,133,095	27,050,171	47.3	15,635,909	27.4	12,999,494	22.7
1943	43,766,691	21,105,460	48.2	13,134,718	30	8,371,385	19.1
Total.	$1,036,192,293	$572,592,225	55.3	$337,783,311	32.6	....	....

[1] Includes Larder Lake area.

[2] Recent production only. Gold output from 1866 to 1909, inclusive, came from Hastings county and Northwestern Ontario. No segregation of statistics can now be made.

[3] Estimated. [4] Maximum yearly output was $424,568 in 1899.

World Output

The figures for the output by the leading gold-producing countries from 1939 to 1943, inclusive, in the following table are those published in the Year Book of the American Bureau of Metal Statistics, 1944.

OUTPUT BY THE LEADING GOLD-PRODUCING COUNTRIES, 1939–1943

(One dollar = 0.048375 ounces)

	[1]1939	[1]1940	[1]1941	[1]1942	[1]1943
NORTH AMERICA:	fine ounces	fine ounces	fine ounces	fine ounces	fine ounces
United States[2]	5,559,139	5,919,928	5,980,746	3,618,503	1,365,223
Canada	5,094,379	5,311,145	5,345,179	4,841,306	3,651,301
Mexico	841,623	883,096	799,956	799,107	634,752
Newfoundland	20,313	22,000	21,194	15,750	18,735
Total North America	11,515,454	12,136,169	12,147,075	9,274,666	5,670,011
CENTRAL AMERICA AND WEST INDIES.	176,000	287,296	330,000	333,000	302,300

[1] The compilations contain some preliminary data, and conjectural figures (*) have been inserted where necessary.

[2] Production of the Philippine Islands is included with the United States.

OUTPUT BY THE LEADING GOLD-PRODUCING COUNTRIES, 1939-1943—*Continued*

(One dollar = 0.048375 ounces)

	1939	1940	1941	1942	1943
SOUTH AMERICA:	fine ounces	fine ounces	fine ounces	fine ounces	fine ounces
Brazil	233,800	264,311	260,000	260,000	260,000
Chile	329,444	342,822	263,360	187,332	173,745
Colombia	570,017	631,926	656,019	596,618	565,501
Ecuador	85,352	85,000	70,264	102,416	90,691
Peru	272,362	281,248	285,171	257,649	196,868
Guiana—British	38,473	33,000	32,200	29,267	17,554
—Dutch	12,000	12,000	15,000	7,883	5,369
—French	37,606	40,000	*35,000	*30,000	*20,000
Venezuela	146,607	146,800	130,403	116,000	82,632
Other South America	50,000	30,000	36,000	42,000	30,000
Total South America	1,775,661	1,867,107	1,783,417	1,629,165	1,442,360
EUROPE:					
Czechoslovakia	10,000	9,067	....	....	....
France	*85,000	....	....	....	....
Jugoslavia	71,503	*75,000	....	....	....
Rumania	211,496	130,760	105,000	83,815	86,615
Russia and Siberia	*5,000,000	*4,000,000	....	....	....
Sweden	216,144	197,995	....	....	145,000
Other Europe	50,000	....	....	....	....
Total Europe	5,644,143	*4,600,000	*4,500,000	*4,500,000	*4,500,000
OCEANIA:					
New South Wales	87,188	100,255	88,091	77,249	63,779
Queensland	147,248	154,011	150,000	*120,000	*100,000
Victoria	156,522	180,567	149,769	101,497	56,511
Western Australia	1,214,237	1,191,481	1,109,313	848,180	546,470
Tasmania	19,982	21,390	*20,000	*20,000	*20,000
New Guinea	246,214	294,795	235,000	....	....
New Zealand	178,955	185,665	174,656	165,986	149,150
Fiji	110,000	111,300	118,681	90,973	64,420
Other Oceania	50,000	53,700	*50,000	*40,000	*40,000
Total Oceania	2,210,346	2,293,164	2,095,510	1,463,885	1,040,330
ASIA:					
British India	316,504	289,357	285,945	256,399	252,353
China (including Manchuria)	265,000	377,000	....	....	....
Chosen (Korea)	975,000	1,025,000	....	....	....
Netherland India	81,183	89,956	....	....	....
Formosa	*60,000	*50,000	....	....	....
Japan	*850,000	*900,000	....	....	....
Other Asia	110,000	115,000	*110,000	....	....
Total Asia	2,657,687	2,846,313	*2,760,000	*1,700,000	*1,600,000
AFRICA:					
Belgian Congo	516,904	548,000	559,185	499,944	453,300
French West Africa	140,000	135,000	*130,000	....	....
Kenya	77,444	77,243	70,000	....	....
Madagascar	14,000	14,000	15,000	....	....
Rhodesia	800,256	832,000	795,000	761,164	657,387
British West Africa[1]	839,900	939,223	930,000	800,000	600,000
Tanganyika	130,366	142,074	144,312	130,000	110,000
Transvaal, Cape Colony, and Natal	12,821,507	14,037,741	14,386,361	14,120,617	12,800,021
Other Africa	170,000	170,000	170,000	....	....
Total Africa	15,510,377	16,895,281	17,199,858	16,681,725	14,985,700
TOTAL FOR WORLD	39,489,668	40,925,330	40,815,860	35,582,441	29,540,701

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[1] Comprising Gold Coast, Sierra Leone, and Nigeria.

Maximum Canadian production	5,345,179 ounces in 1941.
Maximum Russian production	6,500,000 ounces in 1936.
Maximum U.S. production	5,980,746 ounces in 1941.
Maximum Transvaal, Cape Colony, and Natal production	14,386,361 ounces in 1941.
Maximum World production	40,925,330 ounces in 1940.

Gold-Milling Plants

The rated daily capacity of gold mills operating in 1943 was estimated at 34,345 tons, and the daily operating average at 23,112 tons. The following table contains the list of mills, both operating and idle, in the Province of Ontario, in the year 1943.

TONNAGE OF GOLD-MILLING PLANTS IN ONTARIO, 1943

Area and mine	Rated daily capacity	Daily operating average	Plants under construction	Idle plants	Plants proposed
SOUTHEASTERN ONTARIO:					
Old Diamond (Mayboro)				20	
LARDER LAKE AREA:					
Chesterville	700	539			
Kerr-Addison	2,000	1,848			
Omega	500	301			
Yama				50	
KIRKLAND LAKE BELT:					
Bidgood	150	136			
Golden Gate				125	
Golden Summit				15	
Kirkland Lake Gold	400	230			
Lake Shore	2,500	1,078			
Macassa	400	283			
Sylvanite	600	406			
Teck-Hughes	1,000	276			
Toburn	195	112			
Upper Canada	225	188			
Wright-Hargreaves	1,200	618			
PORCUPINE BELT:					
Aunor (Augite)	450	437			
Broulan	350	323			
Buffalo Ankerite (two mills)	1,300	713			
Canusa				50	
Coniaurum	600	305			
Delnite	500	345			
De Santis				160	
Dome	1,700	1,441			
Faymar				250	
Hallnor	370	289			
Hollinger	5,000	2,981			
Hoyle	500	498			
McIntyre Porcupine	2,500	1,837			
McLaren-Porcupine				15	
Moneta	175	78			
Naybob	170	140			
Pamour	1,500	1,440			
Paymaster Consolidated	600	380			
Porcupine Lake				25	
Preston East Dome	1,000	677			
Ross (Hollinger)	300	236			
Vimy				50	

TONNAGE OF GOLD-MILLING PLANTS IN ONTARIO, 1943—*Continued*

Area and mine	Rated daily capacity	Daily operating average	Plants under construction	Idle plants	Plants proposed
Matachewan and West Shiningtree Areas:					
Churchill				10	
Matachewan Consolidated	1,000	684			
Tyranite				200	
Young-Davidson	1,000	532			
Sudbury District:					
Fox Lake				25	
Gomak				35	
Halcrow-Swayze				25	
Jerome	500	295			
Smith-Thorne (Tionaga)				50	
Algoma District:					
Alden-Goudreau (Regnery Metals)	25	12			
Algold				50	
Algoma Summit (Magino)				500	
Darwin				50	
Edwards				75	
Hiawatha				25	
Ranson				25	
Shenango				50	
Stanley				35	
Thunder Bay District:					
Bankfield				130	
Hard Rock	350	267			
Leitch	85	76			
Little Long Lac	375	244			
MacLeod-Cockshutt	650	498			
Magnet	175	158			
Sand River				75	
Sturgeon River				75	
Tombill				125	
Kenora and Rainy River Districts:					
Big Master (Kenwest)	125	73			
Kenopo				25	
Straw Lake Beach				60	
Wendigo	80	62			
Patricia Portion:					
Bathurst (Car Lake)				10	
Berens River	225	146			
Central Patricia	400	286			
Cochenour Willans	250	152			
Gold Eagle				125	
Hasaga	350	330			
Jason				125	
J-M Consolidated				100	
McKenzie Red Lake	240	235			
McMarmac	80	88			
Madsen Red Lake	400	399			
Pickle Crow	400	193			
Sol D'Or				10	
Uchi	750	247			
Total	34,345	23,112		2,775	

Nickel-Copper and Platinum Metals

The nickel-copper industry with its mines, smelters, and some of its refineries located in the Sudbury district of Northern Ontario shipped an all-time record of ore in 1943. Five companies made shipments: the International Nickel Company of Canada, Limited; Falconbridge Nickel Mines, Limited; Harlin Nickel Mines, Limited; Nickel Offsets, Limited; and Ontario Nickel Mines, Limited. Nickel production came from the silver-cobalt industry as well as from the mines of the Sudbury basin, although in the former case the production was comparatively small. Copper output came mainly from the Sudbury area, but some production was reported by the gold mines, the silver-cobalt mines, and a copper-gold-silver property north of Porcupine.

Total ore shipped from the nickel-copper mines amounted to 12,925,590 tons. Nickel from the nickel-copper industry advanced to a new high of 287,963,545 pounds, valued at $71,664,379. The total Ontario output reached 288,018,615 pounds, valued at $71,675,322.

Sudbury copper production was reported as 276,875,159 pounds, valued at $32,080,935. Copper from all sources totalled 277,840,560 pounds, worth $32,194,369. Besides nickel and copper, this great industry produces gold, platinum metals, selenium, and tellurium. The largest contributor to the output of nickel and copper in the group was the International Nickel Company of Canada, Limited, followed by Falconbridge Nickel Mines, Limited.

Ore shipped by the producing nickel-copper mines contained 306,115,272 pounds of copper and 356,219,960 pounds of nickel. Of the total shipments of ore, 10,962,608 tons were milled, from which 3,418,035 tons of concentrates were produced. The aggregate value of all products of the nickel-copper industry amounted to $120,489,177 in 1943, as against $123,590,659 in 1942. The industry produced 82,000 pounds of selenium, valued at $143,500, as well as 8,600 pounds of tellurium, worth $15,050.

NICKEL-COPPER MINING AND SMELTING, 1939–1943

Item	1939	1940	1941	1942	1943
	tons	tons	tons	tons	tons
1. Ore shipped	7,850,636	8,361,532	9,974,272	12,078,145	12,913,346
2 Ore treated	7,839,187	8,342,323	9,974,409	12,078,722	12,912,332
3. Copper in blister produced in Ontario	155,860	167,908	158,788	146,362	130,906
4. Nickel produced in Ontario	65,883	83,739	97,033	102,478	106,070
5. Matte exported[1]	71,315	58,398	67,904	61,226	56,833
6. Nickel content of matte exported	47,057	38,867	43,955	40,112	37,911
7. Copper content of matte exported	8,212	5,835	7,735	7,583	7,532

[1] All matte was exported prior to 1918, when refining in Canada began at Port Colborne, Ont. The British America Nickel Corporation commenced refining operations at Deschênes, Que., in 1920, and closed down finally in July, 1924. Every year since 1934 and including that year, some thousands of tons were brought back to Canada for treatment. These have been deducted.

Production of Precious Metals

Output of precious metals by the nickel-copper industry was lower in comparison to the high record established in 1942. It is nevertheless estimated that the industry is the largest producer of metals of the platinum group in the world. In addition to platinum, palladium, iridium, rhodium, and ruthenium, the nickel-copper industry produces important quantities of gold and silver. It is by far the most important producer of silver in Ontario. The table below gives complete production data on the output of precious metals as well as values.

STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO, 1941, 1942, AND 1943

Year	No. of producing companies	No. of plants in Ontario	Capital invested[1]	Dividends paid	Salaried employees		Wage-earners		Selling value of products	
					No.	Salaries	No.	Wages	Kind	Value
1941	2	6 mines[2]	$134,187,052	$31,757,738	330	$974,389	6,138	$12,706,607	Nickel in matte	$15,823,638
		3 smelters			408	1,258,746	3,641	6,292,331	Metallic nickel	49,398,335
		2 refineries			225	598,851	1,992	3,439,575	Nickel oxide and salts	3,349,858
									Copper in matte	1,082,950
									Converter copper	32,030,671
									Gold (standard)	1,611,576
									Exchange	1,393,349
									Silver	1,007,724
									Platinum metals	8,144,164
									Selenium and tellurium	290,565
Total			$134,187,052	$31,757,738	963	$2,831,984	11,790	$22,438,513		$114,132,830
1942	2	6 mines[3]	$159,777,493	$31,590,863	368	$1,124,038	6,796	$14,241,169	Nickel in matte	$14,440,278
		3 smelters			497	1,436,163	4,133	7,152,026	Metallic nickel	51,305,427
		2 refineries			233	624,047	2,063	3,778,698	Nickel oxide and salts	4,252,722
									Copper in matte	1,061,476
									Converter copper	29,524,236
									Gold (standard)	1,464,827
									Exchange	1,263,322
									Silver	943,747
									Platinum metals	19,176,254
									Selenium and tellurium	161,120
Total			$159,777,493	$31,590,863	1,098	$3,184,248	12,992	$25,171,893		$123,593,409
1943	2	10 mines[4]	$167,556,606	$31,590,864	445	$1,273,291	6,805	$14,590,355	Nickel in matte	$13,648,063
		3 smelters			540	1,506,368	4,508	8,250,256	Metallic nickel	56,302,738
		2 refineries			245	634,898	2,087	3,940,804	Nickel oxide and salts	1,713,578
									Copper in matte	1,318,033
									Converter copper	30,762,902
									Gold (standard)	1,152,992
									Exchange	994,384
									Silver	746,188
									Platinum metals	13,691,749
									Selenium	158,550
Total			$167,556,606	$31,590,864	1,230	$3,414,557	13,400	$26,781,415		$120,489,177

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[1] The capital invested is exclusive of value of mineral lands. In the report for 1929, Volume XXXIX, Part I, the capital shown includes the book value for mineral lands, or a total of $74,077,808 for the lands.

[2] Includes Nickel Offsets, Limited, which was active but non producing.

[3] Includes Nickel Offsets, Limited, and Ontario Nickel Corporation, Limited, which were active but non-producing.

[4] Includes Harlin Nickel Mines, Limited, Nickel Offsets, Limited, Ontario Nickel Mines, Limited, and Dominion Nickel Mining Corporation, Limited, which were active, but non-producing.

PRECIOUS METALS RECOVERED, 1939–1943

	1939	1940	1941	1942	1943
	ounces	ounces	ounces	ounces	ounces
Platinum metals:					
Platinum	148,877	108,464	124,257	285,188	219,706
Palladium	122,532	79,344	85,406	197,642	105,736
Rhodium, ruthenium, osmium, and iridium	12,870	12,178	12,026	24,931	20,268
Total ounces	284,279	199,986	221,689	507,761	345,710
Value	$9,421,334	$7,760,157	$8,144,164	$19,176,254	$13,691,749
Gold ounces	77,094	90,863	77,960	70,861	55,776
Silver ounces	2,496,632	2,803,052	2,633,815	2,238,177	1,648,888

Dividends

The International Nickel Company of Canada, Limited, and Falconbridge Nickel Mines, Limited, paid dividends amounting to $31,590,864 in 1943. This amount is the same as in the preceding year, and to the end of 1943 the nickel-copper industry has paid out dividends totalling $421,799,842.

DIVIDENDS PAID BY NICKEL COMPANIES TO END OF 1943

Company		Period	To end of 1942	1943
Canadian Copper Company		1894–1901	$1,975,000.00	....
International Nickel Company[1]	preferred	1906–1928	12,299,273.00	....
	common	1909–1928	65,811,694.00	....
International Nickel Company of Canada, Limited[2]	preferred	1929–1943	26,853,900.29	$1,933,898.76
	common	1929–1943	248,842,014.76	29,156,338.00
Falconbridge Nickel Mines, Limited		1933–1943	8,135,960.46	500,636.84
Total		....	$363,917,842.51	$31,590,873.60
Mond Nickel Company[3]	deferred	1906–1914	£264,043	....
	preferred	1904–1929	2,556,359	....
	ordinary	1905–1929	2,581,984	....
Total		....	£5,402,386 or $26,291,126	....
GRAND TOTAL		....	$390,208,968.51	$31,590,873.60

[1] Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again from 1925 to 1928, inclusive. Common stock outstanding was $41,834,600, and preferred stock $8,912,600, or a total of $50,747,200 at the beginning of 1928. On December 19, 1928, the authorized capital stock of $62,000,000 of the New Jersey company was reduced by changing the par value of the shares from $25 to $1 each, and at the same time the name of the company was changed to Nickel Holdings Corporation. On December 31, 1928, the authorized capital was further reduced to $993,425 fully issued or subscribed-for stock, consisting of $843,700 preferred stock and $149,725 common stock, par value in each case.

[2] Dividends paid by the International Nickel Company of Canada, Limited, on the common stock in 1929 were 90 cents per share, and $1.00 per share in 1930. Common stock was increased to 15,000,000 shares of no par value on July 25, 1930; as a result shares issued were increased from 13,758,208 to 14,584,025. Seven per cent. preferred stock (cumulative) now stands at $27,627,825. Dividends on common stock aggregated $2.00 a share in 1940.

[3] Upon completion of the exchange of stock under the amalgamation of the Mond and International companies, effective December 31, 1928, stock issued or issuable was as follows: $27,627,825 of 7 per cent. cumulative preferred, and 13,758,208 common shares without par value. Dividends paid on February 16, 1929, by the Mond company cover the 8 months' period ending December 31, 1928. Dividends are paid in United States funds.

Operations at the Mines

International Nickel Company of Canada, Limited.—At the Frood mine, stopes were mined on all levels between the 1,600- and 3,300-foot, inclusive, with the principal tonnage coming from the 1,600-, 1,800-, and 2,000-foot levels. The Frood and Stobie open pits were the source of about half of the total ore mined by the company. The No. 7 shaft at the Stobie mine reached a depth of 2,187 feet by the end of the year with sinking still in progress. Production at the Creighton mine was obtained from footwall recovery work or from stoping on nearly all levels down to and including the 52nd level. The No. 6 internal shaft was completed at a depth of 1,741 feet below the 2nd level collar. At the Levack mine, production was obtained from the 7th, 9th, 11th, 13th, and 14th levels. At the Garson mine, production was obtained from all levels except the 2nd and 14th. The No. 2 shaft at the Murray mine was completed at a depth of 1,961 feet, and several stations were cut. The Lawson quarry produced a large tonnage of quartzite for smelter flux. The Copper Cliff sintering plant, smelter, and copper refinery were operated at near capacity and the Coniston smelter was operated at near capacity until July and at partial capacity for the balance of the year. The sulphuric acid plant at Copper Cliff, which is operated by Canadian Industries, Limited, was operated at capacity throughout the year.

Falconbridge Nickel Mines, Limited.—Stopes were mined at nearly all levels down to and including the 1,925-foot level and the No. 5 shaft was completed at a depth of 3,204 feet. Preparations were under way at the end of the year to deepen No. 1 shaft. The smelter output was increased following the completion of an expansion programme involving the installation of additional crushing and smelting equipment.

Nickel Offsets, Limited.—The shaft was completed at a depth of 1,130 feet, and stations were cut for the 800-, 950-, and 1,100-foot levels. Stoping was started at the 350-foot level. A screening plant was installed, and 5,733 tons of ore were shipped to International Nickel during the last three months of the year. At the Ontario Nickel Corporation, Limited, operations were suspended at the end of June. Lateral development and stope preparation had been done on the 250-foot level, and about 500 tons of ore were shipped to International Nickel during May and June.

Silver-Cobalt

The production value of the silver-cobalt industry in 1943 amounted to $301,175, which is well below the output reported in the preceding year. The figure includes the value of the metal contained in ores shipped to points outside Deloro and the silver value of the metal output by the Deloro Smelting and Refining Company, Limited, from ores purchased in the Cobalt area. It does not include the value of ores shipped to the Government stock-pile at Deloro. All the producing mines, with the exception of the Werner Lake mine operated by Norman B. Davis, of Ottawa, are located in the Cobalt area of Northern Ontario. The breakdown of production showed that the industry produced 7 tons of copper, valued at $1,759; 24 tons of nickel, valued at $8,828; 88 tons of cobalt, worth $191,407; 204 tons of arsenic, valued at $32,924; and 143,151 ounces of silver appraised at $66,257. The aggregate production of the silver-cobalt industry from 1904 to the end of 1943 amounts to $301,783,982.

Total shipments of ore from Cobalt and Werner Lake were reported at 3,860,546 pounds, which contained 568,556 ounces of silver, 392,476 pounds of cobalt, 118,321 pounds of nickel, and 56,082 pounds of copper.

The following table gives a statistical picture of the metallic content of shipments and values by the silver-cobalt industry:—

SHIPMENTS FROM SILVER MINES, SMELTERS, AND REFINERIES

Material	1904–1942		1943		Total	
	Quantity	Value	Quantity	Value	Quantity	Value
Bismuth......tons	99	$207,019	....	....	99	$207,019
Copper.......tons	973	294,867	7	$1,759	980	296,626
Lead.........tons	370	32,619	....	....	370	32,619
Nickel........tons	6,739	1,768,189	24	8,828	6,763	1,777,017
Cobalt.......tons	17,494	32,074,841	88	191,407	17,582	32,266,248
Arsenic.......tons	77,341	6,281,572	204	32,924	77,535	6,314,496
Silver......ounces	436,313,016	260,823,700	143,151	66,257	436,456,167	260,889,957
Total........	....	$301,482,807	....	$301,175	....	$301,783,982

The total silver production for the years 1942 and 1943 is shown in the following table:—

SILVER PRODUCTION, 1942 AND 1943

Source	1942		1943	
	Fine ounces	Value	Fine ounces	Value
Sales of bullion by the reduction companies, smelters, and mines......... Contained in silver-cobalt concentrates and residues exported from Canada[1] Estimated as recovered from concentrates treated in other provinces.....	888,153	$404,628	161,072	$74,367
In crude gold bullion.................	1,326,457	548,754	859,701	371,102
Recovered by nickel-copper refineries..	2,238,177	943,749	1,650,547	746,939
Total........................	4,452,787	$1,897,131	2,671,320	$1,192,408

[1] Also silver in silver-lead-zinc concentrates.

The following table shows the dividends and bonuses paid by silver-mining companies to the end of 1943:—

DIVIDENDS AND BONUSES PAID BY SILVER-MINING COMPANIES[1]

	To Dec. 31, 1942	1943	Total
Coniagas Mines, Ltd........................	$12,760,000.00	....	$12,760,000.00
Nipissing Mining Co., Ltd..................	33,537,297.25	$125,000.00	33,662,297.25
All other companies.......................	55,132,488.91	....	55,132,488.91
Total................................	$101,429,786.16	$125,000.00	$101,554,786.16

[1] Up to 1929, dividends were attributable to silver-cobalt production. The Nipissing Mining Company, Limited, and Coniagas Mines, Limited, are holding companies and dividends result from investments in other fields.

Twenty-one mines were reported in operation in 1943, as against fourteen during the previous year, and a total of 39,184 tons of ore was mined and 395 tons salvaged from surface dumps. The industry milled 39,625 tons of ore and treated 8,865 tons of tailings. Concentrates produced totalled 1,346 tons. Fuel and electricity valued at $74,691 and process supplies worth $48,068 were consumed in 1943. The industry employed 328 persons, who were paid wages amounting to $418,047.

In order to encourage the production of cobalt for war requirements, Canadian and United States government agencies purchased ores from Canadian cobalt producers. These were consigned in 1942 and 1943 to a stock-pile located at Deloro, Ont. Government purchases were discontinued in the latter part of 1943. In the course of the year, the Temiskaming Testing Laboratories, which had been destroyed by fire, were rebuilt by the Ontario Department of Mines.

Iron Ore, Pig Iron, and Steel

All of the Ontario shipments of iron ore in 1943 came from the Helen mine, which is owned by Algoma Ore Properties, Limited, a subsidiary of the Algoma Steel Corporation, Limited.

Of the total shipments of 498,232 tons of sintered ore, 184,650 tons were shipped to the Algoma Steel furnaces at Sault Ste. Marie, and most of the remaining 313,582 tons was purchased by the M. A. Hanna Company, of Cleveland.

IRON AND STEEL STATISTICS, 1939–1943[1]

Year	Domestic ore smelted	Foreign ore smelted	Limestone for flux	Pig iron produced		Steel made	
				Quantity	Value	Quantity	Value
	long tons	long tons	short tons	long tons		long tons	
1939....	45,152	819,524	200,202	496,686	$12,681,146	905,377	$35,010,929
1940....	136,475	1,359,564	339,909	808,025	18,608,640	1,337,744	53,509,760
1941....	166,263	1,683,180	396,776	988,178	23,723,249	1,673,974	69,185,345
1942....	229,253	2,717,257	555,137	1,507,064	36,130,452	2,218,469	103,336,286
1943....	198,244	2,604,163	548,107	1,409,667	34,320,400	2,182,995	102,600,765

[1] Figures supplied by the Dominion Bureau of Statistics.

Ore raised at the Helen mine totalled 694,319 tons, and 731,281 tons was treated and roasted in the sintering machines. The production of concentrates during the year was 505,090 tons.

PIG IRON, STEEL, AND FERRO-ALLOY PRODUCERS, 1943

Company	Location
Algoma Steel Corporation, Ltd.[1 2]	Sault Ste. Marie.
Atlas Steels, Ltd[2]	Welland.
Burlington Steel Co., Ltd.[2]	Hamilton.
Canadian Carborundum Co., Ltd.[3 4]	Niagara Falls.
Canada Electric Castings, Ltd.[2]	Orillia.
Canadian Furnace, Ltd.[1 4]	Port Colborne.
Chromium Mining and Smelting Corporation, Ltd.[4]	Sault Ste. Marie.
Dominion Foundries and Steel, Ltd.[2]	Hamilton.
Electro-Metallurgical Co. of Canada, Ltd.[4]	Welland.
Exolon Company, Ltd.[3 4]	Thorold.
Fahralloy Canada, Ltd.[2]	Orillia.
Federal Foundaries, Ltd.[2]	London.
Ford Motor Co.[2]	Windsor.
Lionite Abrasives, Ltd.[3 4]	Niagara Falls.
Norton Company[3 4]	Chippawa.
Steel Company of Canada, Ltd.[1 2]	Hamilton.
Welland Electric Steel Foundry[2]	Welland.
Wm. Kennedy and Sons, Ltd[2]	Owen Sound.

[1] Pig iron. [2] Steel.
[3] These firms produce ferro-silicon as a by-product in the manufacture of fused alumina.
[4] Ferro-alloys.

Exploratory and development work was carried out during the year at the Steep Rock mine, near Atikokan; at the Josephine and Ruth properties of

Michipicoten Iron Mines, Limited, in Algoma; and at the properties of Great Lakes Iron Mines, Limited, Midwest Iron Corporation, Limited, and Rebair Gold Mines, Limited, all in the Atikokan area. Some work was also done by the Frobisher Exploration Company, Limited, on certain magnetite deposits in Mayo township, Hastings county, and at the Tomahawk iron mine, in Lake township, Hastings county.

Under an agreement with Beverly Iron Prospecting Syndicate, Hollinger Consolidated Gold Mines, Limited, did some exploration work in 1943 near Milton in Halton county. Drilling to a depth of 3,000 feet was begun in the spring of the year to investigate an anomaly registered earlier by a magnetometric survey. The Hollinger option, however, was surrendered before the end of the year.

Furnaces were operated in 1943 by the Algoma Steel Corporation at Sault Ste. Marie, the Steel Company of Canada at Hamilton, and Canadian Furnace, Limited, at Port Colborne. These had a combined daily capacity of 4,477 long tons per day.

IRON BLAST FURNACES IN OPERATION, 1943

Company	Stacks operating	Furnaces		Location
		No. of stacks	Daily capacity	
			long tons	
Algoma Steel Corporation, Ltd......	4	4	1,792	Sault Ste. Marie.
Canadian Furnace, Ltd.............	2	2	613	Port Colborne.
Steel Company of Canada, Ltd......	3	3	2,072	Hamilton.

Lead and Zinc

Two companies, the Lake Geneva Mining Company, Limited, and Berens River Mines, Limited, produced lead in 1943. The total output amounted to 2,273,896 pounds, valued at $85,362. This constitutes a drop of 20.24 per cent. in value from the preceding year. Lead and zinc concentrates were produced at the Lake Geneva mine throughout the year for the Metals Reserve Company. The operation at the Sudbury property is being carried on through the Wartime Metals Corporation.

Zinc output, at 3,299,812 pounds, valued at $131,992, also was down from the previous year. All of the zinc production came from the Lake Geneva mine. The industry employed 11 salaried employees, who were paid $28,839, and 59 wage-earners, who received $132,053 for the year's work. Fuel consumed was estimated at $29,449, and process supplies used amounted to $30,711. The industry also produced 17,921 ounces of silver.

Magnesium

The plant of Dominion Magnesium, Limited, at Haley Station in Renfrew county was the sole Canadian producer of magnesium in 1943; and output amounted to 7,153,974 pounds, valued at $2,074,652, an increase of 895 per cent. in value over 1942. This company employed 371 wage-earners, who were paid $581,995 for the year's work.

Tungsten

All of Ontario's tungsten came from gold-mining operations. Ore and concentrates were shipped by mines in the Larder Lake, Porcupine, and

Little Long Lac–Sturgeon River areas. The total output from all sources was estimated at 269,039 pounds of WO_3, valued at $356,478, which constitutes an increase of 145.44 per cent. in value over the year 1942.

NON-METALLICS

The value of non-metallic minerals produced in Ontario in 1943 rose 0.78 per cent. above the previous year. The aggregate output was valued at $12,502,624 in 1943, as against $12,406,382 in 1942. Production of feldspar, fluorspar, graphite, gypsum, mica, and lesser minerals advanced considerably over 1942. On the other hand, the output value of natural gas registered a drop of 4.73 per cent. This last item is the most important in point of value in the non-metallic division of the industry.

Feldspar

Ten companies or individuals shipped feldspar in 1943. The value of output rose from $49,353 in 1942 to $61,549 in 1943, or 24.71 per cent. The industry mined 4,326 tons of ore and shipped 6,659 tons. Sixty-five wage-earners and salaried employees were paid $59,015 for the year's work. Consumption of fuel was valued at $9,996 and process supplies at $5,796.

Fluorspar

Intensive development work in the Madoc area resulted in 1943 in a large increase in production of fluorspar over the previous year. Eight operators shipped 10,385 tons, valued at $301,424. In 1942, nine operators shipped 4,340 tons, valued at $113,957, an increase in value of 164.51 per cent. The industry employed 115 wage-earners and salaried employees, who received $141,598. The cost of fuel consumed rose to $23,795 and process supplies to $10,811.

Much of the activity in the Madoc area resulted from the increasing demand of smelting and refining plants for fluorspar. In order to boost the output, the Dominion Government gave financial assistance to the industry. According to the Bureau of Mines in Ottawa, it is estimated that 95 per cent. of all fluorspar now being used in the United States and Canada is consumed in war industries.

Graphite

The Black Donald mine at Whitefish lake near Calabogie in Renfrew county was the sole producer of graphite in Canada in 1943. Output value of this mineral rose from $117,904 in 1942 to $197,431 in 1943, or 67.45 per cent. The operators mined 345 tons but milled 3,500 tons. The company paid out $69,563 in wages and salaries to 50 employees during the year.

Gypsum

Production of gypsum in Ontario comes from the properties of Gypsum, Lime and Alabastine, Canada, Limited, and the Canadian Gypsum Company, Limited. The output of this industry in 1943 rose in value by 10.35 per cent. Materials sold amounted to 92,448 tons, valued at $335,637. This industry employed 200 wage-earners and salaried employees, who were paid $323,942 for their year's work. The two companies used fuel valued at $124,232 and process supplies worth $29,912.

The following table gives a 5-year record of gypsum sales along with labour statistics:—

GYPSUM SALES, 1939–1943

Grade	1939	1940	1941	1942	1943
	tons	tons	tons	tons	tons
Crushed	6,578	10,295	11,365	10,090	13,667
Fine-ground	195	381	76	109	201
Calcined, sold	231	197	4,977	11,614	7,986
Calcined, used in products	52,439	64,398	74,181	60,982	70,594
Total sold or used	59,440	75,271	90,599	82,795	92,448
Total value	$260,792	$313,512	$276,459	$304,170	$335,637
No. of workers	152	249	182	168	185
Wages paid	$148,827	$293,921	$242,553	$236,768	$290,282

Mica

The recent discovery of large deposits of high-grade white mica, which is considered the most important find of its kind reported in Canada for several decades, has considerably boosted the output value of this essential commodity. The value of Ontario's mica production jumped from $89,243 in 1942 to $296,189 in 1943, an increase of 231.89 per cent. Notwithstanding the fact that shipments of amber mica amounted to 3,707,957 pounds and that white mica shipments totalled only 546,062 pounds, the value of the latter variety was by far the more important. The value of amber mica shipments amounted to $58,262 and that of the white mica to $237,927. The industry employed 227 wage-earners and salaried employees, and these were paid $159,059 by the 19 active companies. Fuel consumption was valued at $5,997, and process supplies worth $6,448 were consumed during the year.

The following table shows a three-year record of sales of amber mica.

SHIPMENTS OF AMBER MICA, 1941, 1942, AND 1943

Grade	1941		1942		1943	
	Quantity	Value	Quantity	Value	Quantity	Value
	pounds		pounds		pounds	
Ground and rough	1,000	$15	29,485	$1,690	351,000	$24,285
Thumb-trimmed	99,494	14,539	61,171	17,127	....	....
Splittings and knife-trimmed	43,353	25,173	52,022	25,641	957,827	18,645
Scrap	1,443,469	7,320	2,623,060	15,245	2,435,130	15,332
Total	1,587,316	$47,047	2,765,738	$57,703	3,707,957	$58,262

The following table gives details of the shipments of white mica, or muscovite, for the years 1942 and 1943:—

SHIPMENTS OF WHITE MICA, 1942 AND 1943

Grade	1942		1943	
	Quantity	Value	Quantity	Value
	pounds		pounds	
Ground and rough	391	$195	2,000	$500
Thumb-trimmed	370	370	....	....
Splittings and knife-trimmed	12,563	29,681	122,277	233,652
Scrap	21,565	1,294	421,785	3,775
Total	34,889	$31,540	546,062	$237,927

Natural Gas

Natural gas production in 1943 registered a further decline, owing largely to the depletion of the producing fields. The total production amounted to 7,914,408 M cubic feet, which is 2,562,362 M cubic feet less than 1942, and more than 5,000,000 M cubic feet less than 1940. The value of this production was estimated at $6,354,045.

According to R. B. Harkness,[1] Natural Gas Commissioner, domestic consumers had no shortage of gas in the year 1943, as no extremes of temperature were recorded; the few cold days in February and March were easily provided for by auxiliary plants—still gas, oil gas, and propane. Harkness states that industrial consumption of natural gas in 1943 amounted to 2,065,556 M cubic feet.

The following table shows the quantity of gas produced from each field and from private wells and the quantity of imported mixed gas and manufactured gas used during the year.

NATURAL GAS PRODUCTION BY FIELDS, 1943

County	Field	Quantity
		M cu. ft.
Essex	Kingsville	28,732
Kent	Tilbury East	2,445,565
	Romney	
	Raleigh	
	Raleigh (Declute)	475,567
	Dover	220,133
	Chatham	311,029
	Zone	2,202
Lambton	Dawn	1,092,293
	Oil Springs	9,779
Oxford	Dereham (Brownsville)	36,710
	South Norwich	3,730
Elgin	Bayham (Brownsville)	15,008
	Bayham	7,082
	Malahide	87,091
Norfolk	Norfolk	240,399
Lincoln	Lincoln	2,470,967
Haldimand	Haldimand	
Wentworth	Wentworth	
Welland	Welland	296,016
Brant	Brantford	98,105
	Onondaga	
	Tuscarora	
Wells in surface drift	Harwich	14,000
	Howard	
Private wells	Haldimand county	60,000
	Norfolk county	
	Welland county	
Total produced		7,914,408
Retail value		$6,354,045
Gas distributed other than natural gas:		M cu. ft.
Re-formed still gas		1,938,589
Imported mixed gas		237,116
Coke oven gas		217,383
Oil gas		167,823
Propane gas		72,700
Total of other gases		2,633,611
Total of all gases distributed		10,548,019

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[1] Ont. Dept. Mines, Vol. LIII, 1944, pt. 5, p. 1.

Nepheline Syenite

Shipments of nepheline syenite were reported by one company in 1943. The total ore mined was reported as 56,096 tons, and the value of shipments at $25,382 represented a drop of 89.72 per cent. from 1942, when the value amounted to $246,893. Eighty-two employees and wage-earners received $89,260 during the year, and the operating company purchased fuel valued at $13,628 and process supplies amounting to $21,250.

Petroleum

Figures supplied by the office of the Natural Gas Commissioner show that petroleum production in Ontario again declined in 1943. The quantity produced was 132,492 barrels, and the number of operating wells in 1943 was lower by 124 than in 1942. The value of the 1943 production amounted to $311,356, which is an increase of 1.67 per cent. over the previous year. Capital employed in the production of petroleum for the year under review was estimated at $37,594,239, and the number of men employed at 2,718, who received wages amounting to $5,828,163. A very detailed review of the Ontario petroleum industry in 1943 is contained in the annual report of the Natural Gas Commissioner,[1] which is obtainable at the Ontario Department of Mines.

OIL WELLS AND THEIR PRODUCTION, 1943

Field	No. of wells				No. wells drilled		Production[2]		Gain or loss in 1943[3]	
	Operating	Not operating	Abandoned	Reopened	Producing	Dry			Gain	Loss
							bbls.	gals.	bbls.	bbls.
Petrolia and Enniskillen	540	683	115				45,307	28		6,609
Oil Springs	752	260	11				27,270	12		98
Moore tp.	7	77	1				332	1		475
Sarnia tp.	18	71					304	24	68	
Plympton tp.	2	27					25	27	1	
Bothwell and Thamesville	197	147	7			2	25,908	18		2,124
Dover, Raleigh, and Romney tps.	13	2	1	[4]2	1	3	[5]9,177	6	602	
Onondaga tp.	12	35				2	11	3		109
Mosa tp.	136	39	1	1			16,326	27		2,882
Euphemia and Dawn tps.	15	116					439	3		158
Dunwich tp.	19	71					1,421	22	1,064	
Brooke tp.	1	4	1							77
Chatham tp.	1									
Warwick, Metcalfe, and Adelaide tps.	[6]15	[7]52	7			4	5,966	31		557
Other fields		[8]8				[9]6				
Total	1,728	1,592	144	3	1	17	132,491	27	1,735	13,089

[1] Ont. Dept. Mines, Vol. LIII, 1944, pt. 5, pp. 63-67.

[2] Information from Imperial Oil Refineries, Limited.

[3] Net loss, 11,354 barrels.

[4] 2 in Romney township.

[5] 2,009 barrels of this was produced from a gas well in the Declute field.

[6] 5 in Metcalfe township and 10 in Warwick township.

[7] 5 in Adelaide township, 17 in Metcalfe township, and 30 in Warwick township.

[8] 4 in Assiginack township and 1 in each of Bosanquet, Hullett, Sarawak, and Sheguiandah townships.

[9] 3 in Assiginack township and 1 in each of East Gwillimbury, North Gwillimbury, and Verulam townships.

OIL PRODUCTION BY FIELDS, 1936–1943

Field	1936	1937	1938	1939	1940	1941	1942	1943
	bbls.	bbls.	bbls.	bbls.	bbls.	bbls.	bbls.	bbls.
Petrolia and Enniskillen	59,092	57,960	58,270	56,951	55,589	54,583	51,917	45,308
Oil Springs	31,795	33,853	32,299	32,422	31,392	29,783	27,369	27,270
Moore tp.	3,200	2,253	1,398	1,527	1,307	1,333	806	332
Sarnia tp.	584	445	595	397	370	213	237	305
Plympton tp.	248	237	191	156	89	93	24	26
Bothwell	36,534	40,426	40,430	39,616	36,685	33,053	28,033	25,908
Tilbury East tp.	....	2,471	206	....	....	....	....	....
Dover tp.	15,536	10,498	8,801	15,037	11,856	9,574	8,575	9,177
Raleigh and Romney tps.	1,125	....	....	27	76	245	(1)	(1)
Onondaga tp.	262	728	886	219	957	300	120	11
Mosa tp.	8,182	8,686	13,527	12,857	17,288	19,075	19,209	16,327
Thamesville	458	683	1,990	1,293	(2)	(2)	(2)	(2)
Euphemia tp.	(3)	425	406	385	(3)	(3)	(3)	114
Dunwich tp.	307	303	195	210	337	420	358	1,422
Brooke tp.	....	773	101	52	51	113	77	....
Dawn tp.	8,171	5,464	5,010	3,573	2,294	834	596	325
Warwick, Metcalfe, and Adelaide tps.	....	....	8,310	41,478	29,353	9,748	6,524	5,967
Chatham tp.	....	....	27	159	....	27	....	....
Other fields	....	....	....	....	....	[4]44	....	....
Total	165,494	165,205	172,642	206,379	187,644	159,438	143,845	132,492
Value	$348,767	$356,558	$359,268	$401,429	$397,078	$337,760	$306,242	$311,356
Average price	$2.11	$2.15	$2.08	$1.95	$2.11	$2.12	$2.13	$2.35

[1] Included in Dover township.
[2] Included in the Bothwell field.
[3] Included in Dawn township.
[4] In Assiginack township, district of Manitoulin.

Peat Moss

Demand for peat moss dropped slightly in 1943, when shipments amounting to 11,120 tons were made by six operators. Value dropped from $147,729 in 1942 to $136,595 in 1943. The industry employed 132 persons, who received $107,455 for the year's work. Fuel valued at $3,457 and process supplies worth $2,816 were consumed by the industry in 1943.

Four operators shipped 260 tons of peat fuel during the year under review. This had a value of $2,560, and 12 employees were paid $2,523 for their period of work.

Phosphate

All of the phosphate production from three operations in Ontario was purchased by the Electric Reduction Company of Buckingham, Que. This small industry accounted for the shipment of 401 tons of apatite. Twenty men were employed during the working season and were paid $3,444 for their work.

Quartz, Quartzite, and Silica Brick

The quartz and quartzite industry, comprising 10 operators in 1943, reported a drop in output and value. A total of 1,350,640 tons of quartz and quartzite, valued at $852,196, was shipped by the operators. The value is down by 9.73 per cent. from that of 1942. It was reported that 147 wage-earners and salaried employees were paid $222,967 for their work and that the industry consumed fuels valued at $37,261 and process supplies worth $199,168.

As will be seen in the following table, silica brick production amounted to 1,052,000 bricks, valued at $125,722. The quantity sold in 1943 was less than for the previous year, but the output value was higher by 4.34 per cent.

QUARTZ, QUARTZITE, AND SILICA BRICK, 1939–1943

Year	Rock sold or used		Silica brick sold or used		Total value
	Quantity	Value	Quantity	Value	
	tons		M		
1939	1,333,342	$665,148	603	$49,595	$714,743
1940	1,581,367	810,285	629	62,661	872,946
1941	1,745,244	899,687	1,283	118,922	1,018,609
1942	1,367,733	914,256	1,183	120,495	1,034,751
1943	1,350,640	852,196	1,052	125,722	977,918

Salt

The recovery of salt, or sodium chloride, from Ontario brine wells in 1943 rose by 3.52 per cent. in value over the preceding year. In the following table may be found a five-year review of output of this product along with labour statistics.

The total value of all products amounted to $2,892,839 in 1943. Production was reported by six companies, and 466 wage-earners and salaried employees received $909,095 for their work. Fuel used by the industry was valued at $443,258, and process supplies consumed amounted to $88,297.

SALT SOLD OR USED, 1939–1943

Schedule	1939	1940	1941	1942	1943
	tons	tons	tons	tons	tons
Table and dairy	70,390	68,873	57,157	56,347	65,585
Fine	84,106	94,601	127,564	139,494	157,743
Coarse	19,965	17,521	27,681	29,735	22,260
Highway	8,156	6,689	5,416	582	2,999
Land	268	708	4,254	4,701	157
Other grades	....	....	....	....	....
Total	182,885	188,392	218,459	230,859	248,744
Brine (salt equivalent)	187,958	224,009	258,711	327,548	346,145
Total sold or used	370,843	412,401	477,170	558,407	594,889
Value	$2,200,189	$2,371,780	$2,512,166	$2,793,328	$2,892,839
Wage-earners ... No.	293	304	344	340	357
Wages	$322,734	$386,206	$440,319	$518,840	$596,109

Talc

Most of the Ontario production of talc in 1943 came from a deposit located near Madoc in Hastings county. A relatively small quantity was obtained from a property situated near Ompah in Frontenac county. Total shipments for the year under review amounted to 11,959 tons, valued at $131,216. The operators reported 24 employees, who were paid $42,723 for their work. Process supplies valued at $2,500 and fuel at $12,294 were used by the two operators in 1943.

The following table gives a five-year record of talc sales along with labour statistics:—

TALC STATISTICS, 1939–1943

Year	Sales		Wage-earners, mine and mill	Wages paid
	Quantity	Value		
	tons		No.	
1939	13,144	$128,595	23	$23,477
1940	15,166	154,734	34	31,102
1941	18,171	204,884	55	45,224
1942	15,499	174,295	39	42,962
1943	11,959	131,216	20	24,376

STRUCTURAL MATERIALS

The value of structural materials receded in 1943 by 7.69 per cent., from $13,767,041 in 1942 to $12,708,296 in 1943. Only one item reported an increase, sand and gravel, where value rose by 5.44 per cent.

Building Permits

In 58 Canadian cities building permits in 1943 were valued at $61,537,956, as against $76,640,596 in 1942. Of this total, 28 Ontario cities accounted for $25,600,973, as noted in the following table abstracted from the *Annual Review of Building Permits in Canada in 1943*, issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa:—

BUILDING PERMITS, 1939–1943

Year	Ontario cities		Wholesale prices index[1]	Toronto metropolitan area,[2] value	Wages index[3]
	No.	Value			
1939	27	$26,543,103	89.7	$12,356,556	103.3
1940	28	35,928,049	95.6	13,202,666	105.7
1941	28	45,937,844	107.3	13,921,751	111.7
1942	28	35,939,104	115.2	11,758,559	118.4
1943	28	25,600,973	121.2	9,304,014	128.8

[1] Applies to average index numbers for Canadian wholesale prices of building materials on the basis of 1926 = 100, as compiled by the Dominion Bureau of Statistics. In 1913 the index was 67, dropping to a low of 60.5 in 1915.

[2] Includes York and East York municipalities.

[3] Average index numbers of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1935–39 = 100.

Construction Contracts

The value of Canadian construction contracts awarded for 1943 reported by *MacLean Building Review*, was $206,103,900, as compared with $281,594,100 in 1942. Ontario contracts in 1943 amounted to $83,025,300, or 29 per cent. of the total.

VALUE OF CONSTRUCTION CONTRACTS, 1939–1943

Classification	1939	1940	1941	1942	1943
Residential	$34,681,900	$32,985,200	$44,299,900	$40,080,400	$33,583,900
Business	21,850,200	34,188,500	30,273,300	28,657,000	16,413,000
Industrial	15,323,700	55,055,500	47,694,800	32,120,200	13,752,700
Engineering	10,749,700	24,576,900	23,330,600	7,821,900	19,275,700
Total	$82,605,500	$146,806,100	$145,598,600	$108,679,500	$83,025,300

Cement

Two companies, the Canada Cement Company, with plants at Port Colborne and Belleville, and the St. Mary's Cement Company, with plant at St. Marys, were the only producers of cement in Ontario in 1943. Output value dropped sharply from $3,998,294 in 1942 to $2,872,732 in 1943, or 28.15 per cent. The operators manufactured 2,227,027 barrels of cement and sold 1,972,009. The industry employed 391 men, paid out $680,506 in wages, and consumed fuel valued at $831,409 and process supplies worth $239,436.

PORTLAND CEMENT STATISTICS, 1939–1943

Year	Operating plants	Sales		
		Quantity	Value	Average price per barrel
	No.	bbls.[1]		
1939	3	1,709,263	$2,437,777	1.42
1940	3	2,355,352	3,518,247	1.49
1941	3	2,748,854	4,019,656	1.46
1942	3	2,784,782	3,998,294	1.44
1943	3	1,972,009	2,872,732	1.46

[1] 350 pounds.

Lime

Returns covering production of lime were received from thirteen operators in 1943. Total output amounted in value to $3,115,194, as against $3,125,574 in 1942. The products of this industry cover a very wide field. The figures include the production of hydrated lime as well as limestone for fluxing purposes. The industry employed 259 persons and paid them salaries and wages amounting to $451,724. Fuel consumed was valued at $843,231, and process supplies used were valued at $47,092.

LIME STATISTICS, 1939–1943

Year	Lime marketed or used						Fuel costs	Wage-earners	Wages
	Hydrated			Quicklime					
	Quantity	Total value	Value per ton	Quantity	Total value	Value per ton			
	tons			tons				No.	
1939	33,637	$366,917	$10.91	268,622	$1,870,035	$6.96	$465,866	250	$226,352
1940	38,163	412,181	10.80	334,470	2,340,605	6.99	621,565	239	275,067
1941	57,197	597,344	10.44	373,927	2,649,303	7.08	777,902	294	385,082
1942	33,031	363,931	11.02	382,668	2,761,643	7.22	817,552	252	378,696
1943	28,971	321,123	11.08	382,950	2,794,071	7.30	843,231	233	404,678

Distribution of the quicklime and hydrated lime sold in 1943, as reported by the producing companies, was as follows:—

Industrial consumption	Quicklime		Hydrated lime	
	Quantity	Value	Quantity	Value
	tons		tons	
Building trades: finishing and masons	8,638	$78,807	21,273	$244,593
Sand-lime brick	2,951	25,455	....	....
Agriculture	83,020	622,523	3,060	29,612
Chemical and metallurgical industries:				
Smelters	3,517	25,287	1	11
Iron and steel	28,870	208,198	86	863
Gold-milling	42,810	312,547	315	3,308
Pulp and paper	4,992	34,275	675	7,072
Glass	14,086	101,315	....	....
Sugar	3,985	38,785	....	....
Tanneries	4,524	31,859	620	6,407
Fertilizers and insecticides	1,283	9,037	692	5,709
Dealers and others	6,978	53,752	368	3,885
Other chemicals[1]	177,895	1,252,231	1,881	19,663
Total	382,950	$2,794,071	28,971	$321,123

[1] Uses for lime under this heading include the manufacture of alkali, acetate of lime, and calcium carbide, the last-mentioned being used largely for making cyanamid.

Sand and Gravel

Output of sand and gravel rose in value from $3,433,986 in 1942 to $3,620,852 in 1943, or 5.44 per cent. Returns were received from 36 producers, who employed 207 men, to whom wages and salaries amounting to $290,354 were paid for the season's work. The producing companies also reported using fuel valued at $93,892 and process supplies worth $14,548. Tonnage handled in 1943 amounted to 8,285,309 tons.

OUTPUT OF SAND AND GRAVEL, 1942 AND 1943

Source	1942		1943	
	Quantity	Value	Quantity	Value
	tons		tons	
Private pit operators	2,493,596	$938,726	2,097,317	$873,173
Dredged from Great Lakes and rivers	852,640	500,000	682,486	420,626
Department of Highways	1,459,300	634,003	1,744,274	890,228
Miscellaneous counties and townships	2,087,831	1,043,915	2,473,421	1,236,710
Estimate for other producers[1]	1,526,991	317,342	1,287,811	200,115
Total	8,420,358	$3,433,986	8,285,309	$3,620,852

[1] Railway ballast.

Sand-Lime Products

Sand-lime products valued at $141,135 were sold in 1943 by two producing companies. This is a drop of 36.78 per cent. from the value recorded in 1942.

Stone

Stone products quarried in Ontario in 1943 dropped 0.92 per cent. in value from the preceding year. In the following table, output and value of the different products falling under this designation are shown.

OUTPUT OF STONE, 1941, 1942, AND 1943

Variety	1941		1942		1943	
	Quantity	Value	Quantity	Value	Quantity	Value
	tons		tons		tons	
Limestone............	3,353,856	$2,832,056	2,993,322	$2,636,431	3,114,460	$2,704,205
Marble...............	5,993	26,456	4,295	27,675	4,167	24,852
Trap.................	152,426	388,325	90,530	288,827	79,582	212,136
Granite..............						
Sandstone............	14,062	27,190	18,835	33,004	7,818	17,190
Total............	3,526,337	$3,274,027	3,106,982	$2,985,937	3,206,027	$2,958,383

CLAY PRODUCTS

As in the case of structural materials, clay products followed the downward trend in 1943 with a production value of $2,453,829, as against $2,549,487 in 1942, a decrease of 10.5 per cent. The following table gives quantities and values of the several clay products made and sold by Ontario producers:—

HEAVY CLAY PRODUCTS MARKETED, 1943

Kind	Quantity	Value
Brick:		
Soft-mud process face............No.	6,398,351	$138,773
common............No.	5,458,000	99,211
Stiff-mud (wire cut) process face............No.	21,206,780	539,933
common............No.	6,818,428	111,232
Dry-press face............No.	7,672,334	196,829
common............No.	5,420,242	100,191
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)............No.	3,189,802	191,424
Sewer............No.	....	4,203
Paving brick............No.	150,695	8,967
Tile:		
Structural (hollow blocks, including fireproofing and load-bearing tile)............tons	35,970	333,256
Roofing tile............	....	744
Floor tile (quarries)............sq. ft.	512,460	26,864
Drain............No.	9,922,411	279,806
Sewer pipe (including copings, flue linings, etc.)............	....	348,641
Pottery (flower pots), from domestic clay............	....	63,600
Haydite and other products............	....	5,433
Blue clay and fire clay............tons	1,210	4,722
Total value............	....	$2,453,829

The value of clay products marketed for the year 1913, for the year of maximum output, 1922, and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913, 1922, AND 1939–43

Product	1913	1922	1939	1940	1941	1942	1943
Brick:							
Common and sewer	$3,283,894	$2,614,120	$440,465	$461,266	$535,683	$408,707	$314,837
Pressed, fancy, building tile, etc.	1,162,860	2,899,205	1,181,655	1,381,101	1,792,463	1,408,521	1,436,790
Pottery............	52,875	88,889	118,537	55,198	46,670	25,000	63,600
Drain tile..........	292,767	368,180	274,846	173,079	225,334	234,971	279,806
Sewer pipe.........	600,297	973,824	317,276	399,212	480,036	409,660	348,641
Haydite and other products; clay....	....	....	8,838	44,028	7,430	62,628	10,155
Total..........	$5,392,693	$6,944,218	$2,341,617	$2,513,884	$3,087,616	$2,549,487	$2,453,829

MISCELLANEOUS STATISTICS

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario from 1939 to 1943, inclusive, is given hereunder:—

MINING COMPANIES INCORPORATED AND LICENSED, 1939-1943

Year	Incorporated				Extra-provincial and mortmain companies licensed	
	No.	Nominal capital	"No par" companies		No.	Capital for use in Ontario
			No.	Shares		
1939	137	$195,650,000	20	10,374,000	1	$10,000
1940	66	89,490,000	8	4,444,000	......	....
1941	55	77,970,000	14	11,390,400	......	....
1942	47	44,370,000	19	14,181,000	......	....
1943	108	176,710,000	17	31,685,000	2	80,000

Of the 127 companies incorporated in 1943, 108 had specified capital only, 17 were companies having shares without nominal or par value, and 2 had both specified capital and shares without par value.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1943 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE

Name of company	Head office	Date of incorporation	No. of shares
Corbana Exploration Company, Limited[1]	Toronto	Nov. 15	20,000
Eastmont Larder Lake Gold Mines, Limited	Toronto	Mar. 17	3,000,000
Great Bend Oils, Limited	Toronto	Nov. 30	3,000,000
In-Fal Mines, Limited	Toronto	Nov. 29	3,500,000
Lake Superior Copper Corporation, Limited	Sault Ste. Marie	May 27	200,000
Lakemount Mines, Limited	Toronto	Dec. 22	1,000,000
Larder "U" Island Mines, Limited	Toronto	June 1	3,000,000
MacDyke Oil and Mining Industries, Limited	Toronto	April 14	3,000,000
Micaspar Industries, Limited	Toronto	Oct. 28	1,000,000
Newcor Mining and Refining, Limited	Toronto	June 22	[2]15,000 [3]250,000
Ontario Petroleum and Asphalt, Limited[4]	Toronto	Aug. 18	1,500,000
Ontario Phosphate Company, Limited	Toronto	Oct. 14	100,000
Pacific Oil and Refinery, Limited	Toronto	April 20	3,000,000
Plaunt Mining Company, Limited, The	Toronto	July 28	3,000,000
Redbank Gold Mines, Limited	Toronto	Dec. 23	3,000,000
Rideau Metal Industries, Limited	Toronto	Feb. 15	100,000
Steeloy Mining Corporation, Limited	Toronto	May 29	3,000,000
Total (17 companies)	....	....	31,685,000

[1] This company also has specified capital of $20,000.

[2] Preferred.

[3] Common.

[4] Name changed to Sweet Grass Oils, Limited.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1943

Name of company	Head office	Date of incorporation	Capital
Algonquin Mica Mining Syndicate, Limited	Toronto	Oct. 27	$35,000
Aljo Mines, Limited	Toronto	July 28	3,500,000
Allmetal Mines, Limited	Toronto	Dec. 10	3,000,000
Amic Mica Mines, Limited	Toronto	Mar. 31	1,750,000
Anglo-Rouyn Mines, Limited	Toronto	May 10	3,500,000
Annamaque Mines, Limited	Toronto	April 27	3,000,000
Astral Mining Syndicate, Limited	Toronto	June 25	35,000
Aumaque Gold Mines, Limited	Toronto	Sept. 29	3,000,000
Aunite Mining Corporation, Limited	Toronto	Aug. 26	3,000,000
Banca Mining and Exploration, Limited	Toronto	Mar. 24	1,000,000
Barrett Mining Corporation, Limited	Toronto	Oct. 27	3,000,000
Beaudega Mines, Limited	Toronto	Aug. 20	3,000,000
Belle-Bry Mines, Limited	Toronto	July 8	1,500,000
Bico Mines, Limited	Toronto	Mar. 15	100,000
Bidgood Exploration Company, Limited	Toronto	Jan. 29	100,000
Big East Mica Mines, Limited	Toronto	May 21	250.000
Biram Mines, Limited	Toronto	May 25	250,000
Blairdon Gold Mines, Limited	Toronto	Nov. 10	3,000,000
Blondor Quebec Mines, Limited	Toronto	Nov. 1	3,000,000
Bonfer Mines, Limited	Toronto	Mar. 17	2,000,000
Bonfield Mines, Limited	Toronto	Oct. 29	1,750,000
Burco Mines, Limited	Toronto	Oct. 27	750,000
Burnt River Mining Syndicate, Limited	Toronto	July 8	35,000
Burton Mines, Limited	Toronto	July 20	3,000,000
Cardiff Fluorite Mines, Limited	Toronto	Sept. 9	2,000,000
Cardiff Fluorspar Mining Syndicate, Limited	Toronto	May 19	35,000
Cathroy Larder Mines, Limited	Toronto	July 12	4,000,000
Centco Mining Syndicate, Limited	Toronto	Feb. 12	35,000
Chakamakoto Mining Syndicate, Limited	Toronto	Sept. 18	35.000
Chaput Copper Mines, Limited	Toronto	April 21	3,000.000
Chem-Ore Mines, Limited	Toronto	June 29	3,000,000
Citralam Malartic Mines, Limited	Toronto	Sept. 7	4,000,000
Continental Tin Mines, Limited	Toronto	April 3	3,000,000
Corbana Exploration Company, Limited[1]	Toronto	Nov. 15	20,000
Creamar Moly Mines, Limited	Toronto	June 28	2,000,000
Dack Creek Mines, Limited	Toronto	Aug. 12	3,000,000
Darien Mining Syndicate, Limited	Toronto	June 25	35,000
Detomac Mines, Limited	Toronto	June 3	2,000,000
Dominion Nickel Mining Corporation, Limited	Toronto	June 26	4,000,000
Frond Lake Mining Company, Limited	Toronto	Jan. 14	3,000,000
General Nepheline Mines, Limited	Toronto	Oct. 25	3,000,000
Glendale Mines and Properties, Limited	Toronto	July 19	100,000
Gralumet Zinc Developers Syndicate, Limited	Toronto	June 15	35,000
Grant Cobalt Mines, Limited	Cobalt	Oct. 12	500,000
Graymac Gold Mines, Limited	Toronto	Nov. 12	3,000,000
Great Lakes Iron Mines, Limited	Toronto	May 28	5,000,000
Highlandrock Iron Mining Syndicate, Limited	Toronto	June 7	35,000
Inland Mining Corporation, Limited	Toronto	July 29	5,000,000
Interlocking Oils, Limited	Toronto	May 19	60,000
Iskut River Mines, Limited	Toronto	Dec. 21	500,000
Kappa Gold Mines, Limited	Toronto	Dec. 28	100,000
King Tut Gold Mines, Limited	Toronto	Nov. 15	3,000,000
Kobold Mining Syndicate, Limited	Toronto	May 10	35,000
Lake Cassels Cobalt Mining Syndicate, Limited	Toronto	June 7	35,000
Lake James Pyrites Mining Syndicate, Limited	Toronto	June 7	35,000
Lake-Ridge Mines, Limited	Toronto	July 5	3,000,000
Lake Sauve Cobalt Mining Syndicate, Limited	Toronto	June 7	35,000
Lake Talon Brucite Mining Syndicate, Limited	Toronto	June 7	35,000
Larbase Mining Syndicate, Limited	Kirkland Lake	April 1	35,000
Lardershores Mines, Limited	Toronto	Sept. 15	3,500,000
Larmont Mines, Limited	Toronto	Feb 27	3,000,000
MacEldon Mining Syndicate, Limited, The	Toronto	April 1	35,000

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[1] The capital of this company also includes 20,000 shares of no par value.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1943—*Continued*

Name of company	Head office	Date of incorporation	Capital
McKerrow Mining Syndicate, Limited	Toronto	Mar. 18	35,000
Marston Minerals, Limited	Toronto	Aug. 25	150,000
Mary Ann Mines, Limited	Toronto	Oct. 18	3,500,000
Millwood Fluorspar Company, Limited	Toronto	Aug. 10	100,000
Missanabie Gold Shore Mines, Limited	Toronto	Sept. 8	3,000,000
Mont Laurier Graphite Developers, Limited	Toronto	June 8	35,000
Mount Cheminis Mines, Limited	Kirkland Lake	June 14	100,000
Mulboy Mining Syndicate, Limited	South Porcupine	Nov. 22	35,000
Multi-metals Mines, Limited	Toronto	Feb. 6	2,000,000
Mylamaque Mines, Limited	Toronto	Sept. 2	3,000,000
Naybob Mines, Limited	Toronto	Oct. 4	3,000,000
Net Lake Molybdenite Mines, Limited	Toronto	Jan. 19	100,000
Newart Mica Developers Syndicate, Limited	Toronto	June 15	35,000
Nikelsa Mines, Limited	Toronto	Mar. 17	3,000,000
Norbenite Malartic Mines, Limited	Toronto	July 29	4,000,000
Norseman Mines, Limited	Toronto	April 16	3,000,000
North Range Nickel Mines, Limited	Toronto	Sept. 1	5,000,000
Ontario Nickel Mines, Limited	Toronto	Aug. 31	4,000,000
Papawa Vanadium Mining Syndicate, Limited	Toronto	June 15	35,000
Port Daniel Chrome Mining Syndicate, Limited	Toronto	July 13	35,000
Prosperity Mineral Mining Syndicate, Limited	Kirkland Lake	May 19	35,000
Rainbow Porcupine Mining Syndicate, Limited	Timmins	June 10	35,000
Regent Mines and Minerals. Limited	Toronto	Feb. 24	1,500,000
Rideau Mica Mining Syndicate, Limited	Windsor	Nov. 12	35,000
Ritz Larder Mines, Limited, The	Toronto	Aug. 27	3,000,000
River Valley Mica Mining Syndicate, Limited	Sudbury	Oct. 15	35,000
Robertson Beryllium Developers Syndicate, Limited	Toronto	June 8	35,000
Rocky Mountain Oils and Mines, Limited	Windsor	July 9	50,000
Russet Red Lake Gold Mines, Limited	Toronto	Sept. 13	3,000,000
Sangold Mines, Limited	Toronto	Oct. 14	3,500,000
Sarpedon Iron Mines, Limited	Toronto	Nov. 30	500,000
Sawbill Lake Mines, Limited	Toronto	Mar. 12	3,000,000
Shewan Copper Mining Corporation, Limited	Toronto	June 3	3.000,000
Sidmac Gold Mines, Limited	Toronto	April 1	45,000
Silanco Mining and Smelting Corporation, Limited	Toronto	Aug. 25	1,000,000
Silco Mines, Limited	Toronto	Nov. 17	1,000,000
Silver Bar Mines, Limited	Toronto	Mar. 13	5,000,000
Smoke Molybdenite Developers Syndicate, Limited	Toronto	June 8	35,000
Strathy Enterprises, Limited	Toronto	April 26	100,000
Taurus Copper Mining Syndicate, Limited	London	Nov. 1	35,000
Thurbouis Mines, Limited	Windsor	Nov. 10	4,000,000
Tops Mining Syndicate, Limited	Harcourt	Sept. 16	35,000
Tory Hill Mines, Limited	Toronto	Mar. 19	750,000
Unigo Mines, Limited	Toronto	Aug. 23	3,000,000
Waubamik Mica Mining Syndicate, Limited	Parry Sound	Feb. 1	35,000
Woodhall Mines, Limited	Toronto	Dec. 11	3,000.000
Total (108 companies)			$176,710.000

EXTRA PROVINCIAL COMPANIES LICENSED IN 1943

Name of company	Place of incorporation	Date of license	Capital for use in Ontario
Canadian Industrial Minerals, Limited	Nova Scotia	Dec. 7	$40,000
Tonopah Mining Company of Nevada	Nevada	June 15	40,000
Total (2 companies)			$80,000

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending March 31, 1944, was $2,192,739.88, as compared with $2,596,649.19 in the previous year. Expenditures were $333,311.82. The following table gives details of the revenue for the year:—

REVENUE, DEPARTMENT OF MINES, APRIL 1, 1943, TO MARCH 31, 1944

ORDINARY:		
Sand and gravel:		
Royalties	$50,044.21	
Licenses	1,190.00	
Casual fees	634.96	
Sale of record books, Unwrought Metal Sales Act	226.18	
Draughting office: sale of blue-prints	700.97	
Gas leases	13,715.00	
		$66,511.32
Inspection cable testing fees		8,682.16
Assessment:		
Acreage tax	$37,354.97	
Profit tax, including arrears	1,850,512.74	
Gas tax	50,182.05	
		1,938,049.76
Chemical and assay fees		2,269.77
Mining recorders:		
Rentals:		
Mining leases	$10,219.34	
Licenses of occupation	9,612.60	
Miner's licenses	31,816.77	
Recording fees	58,231.91	
Miscellaneous fees	3,700.86	
Blue-print sales	1,433.30	
		115,014.78
Natural Gas Commissioner, permits		1,612.58
Temiskaming Testing Laboratories:		
Fees	$18,941.50	
Sale of gold ores	1,917.09	
		20,858.59
Miscellaneous		328.12
		$2,153,327.08
CAPITAL:		
Mining recorders—mining land sales		39,412.80
Total revenue		$2,192,739.88

The following is a comparative statement of mining licenses and renewals issued, claims recorded, profit tax, and total revenue during the past five years:—

PROSPECTING ACTIVITY, PROFIT TAX, AND TOTAL REVENUE, 1939–1943

Year	Calendar year					Fiscal year
	New miner's licenses issued	Miner's licenses renewed	Total licenses and renewals	Mining claims recorded	Profit tax	Total mining revenue
1939	2,096	5,617	7,713	6,772	$1,703,159.69	$2,268,515.56
1940	1,000	4,470	5,470	4,667	2,002,908.48	2,392,961.42
1941	1,009	3,225	4,234	4,254	2,392,285.97	2,772,302.07
1942	1,178	3,224	4,402	3,593	2,263,698.72	2,596,649.19
1943	1,341	2,073	3,414	5,232	1,850,628.30	2,192,739.88

The following statement, prepared by the Accounts Branch of the Department, gives details of the profit tax collected under the supervision of A. R. Crozier, Mine Assessor, for the fiscal year ending March 31, 1944.

DETAILS OF PROFIT TAX

GOLD:		
Aunor Gold Mines, Limited	$17,906.69	
Berens River Mines, Limited	15,509.18	
Broulan Porcupine Mines, Limited	5,153.14	
Central Patricia Gold Mines, Limited	9,652.08	
Cochenour Willans Gold Mines, Limited	15,733.78	
Coniaurum Mines, Limited	2,054.01	
Delnite Mines, Limited	7,771.27	
Dome Mines, Limited	62,566.63	
Hallnor Mines, Limited	19,765.55	
Hard Rock Gold Mines, Limited	9,688.94	
Hasaga Gold Mines, Limited	4,614.68	
Hollinger Consolidated Gold Mines, Limited	83,265.41	
Jason Mines, Limited	242.56	
Jerome Gold Mines, Limited	5,724.12	
Kerr-Addison Gold Mines, Limited	114,078.89	
Kirkland Lake Gold Mining Company, Limited	3,106.15	
Lake Shore Mines, Limited	25,190.91	
Leitch Gold Mines, Limited	10,633.49	
Little Long Lac Gold Mines, Limited	8,765.72	
Macassa Mines, Limited	11,990.66	
MacLeod-Cockshutt Gold Mines, Limited	17,026.63	
McIntyre Porcupine Mines, Limited	72,596.94	
McKenzie Red Lake Gold Mines, Limited	8,810.11	
McMarmac Red Lake Gold Mines, Limited	2,702.11	
Madsen Red Lake Gold Mines, Limited	12,470.72	
Magnet Consolidated Mines, Limited	4,828.52	
Moneta Porcupine Mines, Limited	3,958.28	
Pamour Porcupine Mines, Limited	3,399.14	
Paymaster Consolidated Mines, Limited	3,034.17	
Pickle Crow Gold Mines, Limited	11,056.67	
Preston East Dome Mines, Limited	9,254.07	
Sturgeon River Gold Mines, Limited	1,609.52	
Sylvanite Gold Mines, Limited	7,172.73	
Teck-Hughes Gold Mines, Limited	9,707.18	
Toburn Gold Mines, Limited	444.09	
Tombill Gold Mines, Limited	4,815.83	
Upper Canada Mines, Limited	13,581.02	
Wendigo Gold Mines, Limited	3,511.97	
Wright-Hargreaves Mines, Limited	58,889.08	
Young-Davidson Mines, Limited	7,796.06	
		$690,078.70
NICKEL-COPPER:		
Falconbridge Nickel Mines, Limited	$9,872.29	
International Nickel Company of Canada, Limited	1,145,755.81	
		1,155,628.10
IRON:		
Algoma Ore Properties, Limited		3,333.73
SILVER-COBALT:		
Cross Lake Lease		1,315.79
GRAPHITE:		
Black Donald Graphite, Limited		271.98
Total		$1,850,628.30

The amount of profit tax shown in the revenue statement on page 47 is $1,850,512.74, which is $115.56 less than the amount shown above. The difference is brought about by a refund on account of an adjustment from a previous year's assessment.

STATEMENT OF MONIES RECEIVED FROM MINING RECORDERS FOR THE FISCAL YEAR ENDING MARCH 31, 1944

Mining division	Purchase price	Licenses of occupation	Mining leases	Blue-prints	Miscellaneous fees	Miner's licenses	Recording fees	Total
Fort Frances	$599.60	$77.86	...	$64.00	$163.25	$487.00	$1,743.50	$3,135.21
Kowkash	...	...	...	2.50	14.75	...	153.00	170.25
Montreal River	...	...	256.54	64.15	142.14	593.00	2,873.25	3,929.08
Porcupine	9,542.14	9.20	...	156.25	380.01	2,359.00	4,908.00	17,354.60
Larder Lake	18,539.73	1,631.58	...	418.50	758.97	3,525.00	14,266.50	39,140.28
Red Lake	58.57	...	...	47.20	720.22	1,382.00	5,202.25	7,410.24
Sudbury	2,157.23	170.54	...	224.75	526.30	2,141.00	8,219.70	13,439.52
Timiskaming	3,593.62	...	367.48	36.50	104.68	945.00	2,390.00	7,437.28
Port Arthur	1,967.29	137.32	481.96	189.25	415.01	2,191.00	5,725.25	11,107.08
Sault Ste. Marie	445.33	...	...	96.35	327.18	1,056.00	5,362.25	7,287.11
Kenora	125.90	56.92	...	133.85	148.35	926.00	2,833.00	4,224.02
Head office	2,423.89	12.00	66.49	...	...	16,211.77	4,555.21	23,269.36
Refunds	40.50	...	...	...	...	...	...	40.50
Total	$39,412.80	$2,095.42	$1,172.47	$1,433.30	$3,700.86	$31,816.77	$58,231.91	$137,863.53

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907 AND 1924-1943

Mining division	1907	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943
Coleman[1]	291	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Fort Frances	...	...	...	...	...	...	70	75	175	98	137	313	237	198	292	342	258	166	145	265	130
Gowganda[2]	...	444	220	96	24	40	34	244	377	114	122	207	205	...	...	...	...	...	...	...	...
Kenora	...	77	229	935	140	520	348	194	109	203	329	933	874	1,773	1,161	252	347	234	114	55	213
Kowkash	...	438	150	28	250	368	319	12	56	40	84	231	84	153	143	70	55	37	19	29	27
Larder Lake	3,813	1,219	890	1,532	3,141	1,781	891	424	628	790	1,730	2,611	1,258	1,982	3,567	1,562	1,209	609	639	489	1,291
Montreal River	866	471	471	290	126	156	48	661	1,127	156	444	627	276	380	292	204	242	206	106	167	275
Parry Sound[3]	102	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Porcupine	...	556	620	1,297	3,127	611	650	135	307	387	613	785	729	2,443	1,720	1,216	731	539	529	439	477
Port Arthur	317	300	494	1,278	982	1,269	691	338	609	475	900	6,842	1,815	3,420	1,983	1,319	648	965	491	482	496
Red Lake	...	...	...	5,827	2,018	1,100	973	305	298	185	343	1,036	754	2,045	1,600	826	710	225	586	61	281
Sault Ste. Marie	291	284	451	395	735	702	487	318	276	92	450	532	429	1,076	1,023	698	280	260	345	381	677
Sudbury	456	559	546	1,367	3,351	6,424	2,164	807	1,597	1,986	2,362	1,549	2,013	1,540	1,814	1,840	1,508	702	667	676	893
Timiskaming	7,860	735	634	438	875	499	346	202	78	63	256	688	290	745	512	379	227	155	141	260	254
At Toronto	...	139	226	203	795	1,576	1,186	171	142	356	307	534	476	1,540	1,185	339	557	569	472	289	218
Total	13,996	5,222	4,751	13,496	15,564	15,046	8,207	3,886	5,779	4,945	8,077	16,888	9,440	17,295	15,292	9,047	6,772	4,667	4,254	3,593	5,232

[1] Joined with Timiskaming since 1911.

[2] Joined with Montreal River in 1936.

[3] The office at Parry Sound was closed in 1921, and records are now kept at the Department of Mines, Toronto.

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING 1943

Schedule item	Fort Frances	Sudbury	Porcupine	Larder Lake	Saulte Ste. Marie	Port Arthur	Kowkash	Timiskaming	Montreal River	Kenora	Red Lake	Total
1. Letters received	1,002	3,185	3,420	3,822	2,037	2,389	71	785	407	2,528	1,220	20,866
2. Letters written	1,077	2,993	3,067	4,088	1,910	2,336	52	707	479	3,046	994	20,749
3. Miner's Licenses issued[1]	36	169	109	215	60	132	....	55	26	62	46	910
4. Miner's Licenses renewed[1]	68	240	300	356	122	278	....	114	56	72	117	1,723
5. Mining claims recorded[2]	130	893	477	1,291	677	496	27	254	275	213	281	5,014
6. Mining claims cancelled	35	682	405	337	236	531	32	202	193	204	200	3,057
7. Agreements, transfers, etc., recorded	428	432	395	795	373	277	9	241	122	79	47	3,198
8. Receipts for Miner's Licenses, Permits, Recording Fees, etc.	$2,859.52	$9,912.40	$6,814.11	$13,583.77	$6,300.49	$6,922.10	$172.00	$3,163.78	$2,665.86	$2,381.65	$5,754.76	$60,530.44
9. Receipts as Purchase Money or Rental	$2,027.02	$2,927.15	$10,232.23	$19,029.94	$313.48	$647.18	....	$3,024.00	$324.04	$931.88	$121.43	$39,578.35
10. Total remitted to Department	$4,886.54	$12,839.55	$17,046.34	$32,613.71	$6,613.97	$7,569.28	$172.00	$6,187.78	$2,989.90	$3,313.53	$5,876.19	$100,108.79
11. Claims of which surveyors' plans were filed	38	9	14	16	....	26	5	6	2	5	....	121
12. Disputes entered	....	....	1	3	....	4	....	....	....	....	....	8
13. Disputed cases decided by Recorders	....	....	....	....	....	....	....	....	1	....	....	1
14. Appeals to Mining Court	....	....	....	....	....	....	....	....	....	....	....	....
15. Extensions of time granted	327	1,169	1,560	950	222	1,332	23	368	379	489	825	7,644
16. Certificates of Record granted	23	36	34	194	3	15	....	25	9	10	1	350
17. Certificates of Performance of Work granted	23	39	80	193	3	12	....	40	9	10	1	410
18. Claims for which papers were forwarded to the Department for issue of title	23	39	90	208	3	12	....	21	9	10	1	416
19 Substitute Miner's Licenses issued	1	2	1	3	....	2	....	....	....	2	1	12
20. Abstracts issued	750	1,760	1,281	1,882	1,027	1,235	29	345	366	377	671	9,723
21. Blue-prints sold	185	831	515	1,085	295	477	7	155	177	245	89	4,061

[1] Miner's Licenses issued and renewed at the Department in Toronto were 781, making a total of 3,314 for the Province, as compared with 4,402 in 1942. 4,234 in 1941. 5,470 in 1940, and 7,713 in 1939.

[2] In addition, the claims recorded at the Department of Mines in Toronto were 218, making a total of 5,232 for the Province, as compared with 3,593 in 1942, 4,254 in 1941, 4,667 in 1940, and 6,772 in 1939.

The totals in the statement of monies received from mining recorders on page 49 agree with corresponding items in the previous revenue statement, with the exception of the amounts shown for licenses of occupation and mining leases. The differences are $7,517.18 and $9,046.87, respectively, which amounts were collected by the Accounts Branch of the Department on account of annaul rentals on lands licensed and leased in previous years.

The figures of monies derived from sales and leases, divided according to district, do not agree with corresponding items of the revenue statement on page 47, which record collections of monies actually received during the fiscal year. Details are given in the following table:—

MINING LANDS SOLD AND LEASED FOR FISCAL YEAR ENDING MARCH 31, 1944

District	Sales			Leases			Total sales and leases		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
Algoma	15	635.63	$1,818.33	....	....	....	15	635.63	$1,818.33
Cochrane	221	8,958.66	23,122.65	....	....	....	221	8,958.66	23,122.65
Kenora	7	261.31	653.52	....	....	....	7	261.31	653.52
Nipissing	3	132.39	331.00	9	330.39	$330.39	12	462.78	661.39
Patricia	2	84.00	210.01	....	....	....	2	84.00	210.01
Rainy River	5	208.06	521.96	....	....	....	5	208.06	521.96
Sudbury	15	548.14	1,777.20	....	....	....	15	548.14	1,777.20
Thunder Bay	3	98.26	245.65	5	136.78	136.78	8	235.04	382.43
Timiskaming	84	2,747.93	7,153.86	11	323.54	324.03	95	3,071.47	7,477.89
Elsewhere	9	2,061.54	3,917.28	....	....	....	9	2,061.54	3,917.28
Total	364	15,735.92	$39,751.46	25	790.71	$791.20	389	16,526.63	$40,542.66

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario, the Government established a Provincial Assay Office in Belleville in 1898. This was for the purpose of making assays of the various ores found in the Province and to assist the prospector in the development of claims. This office is now established in the East Block of the Parliament Buildings, Toronto.

The Provincial Assayer and Chemist, W. F. Green, reports as follows:—

ASSAY RETURNS FOR 1943

Metal	Free assays under Mining Act	General custom work	Departmental work	Total
Gold	617	542	43	1,202
Silver	82	88	14	184
Copper	149	141	9	299
Lead	19	3	2	24
Zinc	57	24	....	81
Nickel	77	55	4	136
Iron	57	68	23	148
Cobalt	38	3	2	43
Vanadium	11	3	30	44
Chromium	15	2	....	17
Molybdenum	8	3	1	12
Tin	18	3	1	22
Fluorine	1	28	3	32
Manganese	4	8	....	12
Titanium	6	11	19	36
Silica	2	21	19	42
Tungsten	8	4	1	13
Miscellaneous	49	56	60	165
Total	1,218	1,063	231	2,512

In addition, 196 samples for identification were received and reports issued. Numerous samples were brought directly to the laboratory for identification, and of these no record was kept. Complete analyses were made of 7 rocks.

Determinations for iron were also made on samples taken from 57 cargoes of iron ore sinter shipped from Michipicoten by the Algoma Steel Corporation. These determinations were to serve as checks on the returns made under the Iron Ore Bounty Act.

The fees received for the custom work done in 1943 amounted to $2,045.30.

A comparative statement of the work done during the years 1942 and 1943 follows:—

	1942	1943
Free coupon samples	1,225	1,218
Identifications	232	196
Custom work samples	274	1,063
Departmental samples	300	231
Total	2,031	2,708

The fees received for custom work done in 1943 amounted to $2,045.30, as compared to $648.60 in 1942.

There has been a further decrease in the number of free assay coupons received during the year; at the same time the number of assays for gold and silver has increased a great deal. The resulting increase in revenue has been further augmented by more paid assays for strategic minerals.

Free assays may be obtained as provided by the Mining Act of Ontario, R.S.O. 1937, Chapter 47, section 67, as amended in 1943, as follows:—

> Every licensee who stakes out and records a mining claim shall be given by the recorder two free assay coupons on recording it and two additional free assay coupons on recording each forty days' work thereafter, and on forwarding or delivering, charges prepaid, samples from the mining claim to the Provincial Assayer, Toronto, together with the required number of coupons, he shall be entitled to have such samples assayed without charge.

Some assays require one coupon in payment, and some require two or more, as indicated on the coupons now being distributed. The number of coupons received during 1943 was 1,548, a decrease of 334 from the total of 1942.

Minerals and rocks not requiring analysis are identified free of charge, and tests for radioactivity are also free. All other determinations require a fee, as found in the Schedule of Fees for this branch of the Department.

LIST OF MINES, QUARRIES, AND WORKS OPERATING IN 1943[1]

METALLICS

COMPANY	MINE	MANAGER	MINE ADDRESS	HEAD OFFICE ADDRESS
COPPER				
*†Algoma Copper Mines, Ltd. (under lease)	White Lake			199 Bay St., Toronto.
COPPER AND ZINC				
*Kam-Kotia Porcupine Mines, Ltd.	Kam-Kotia or Jamieson	John Knox, Jr.	Timmins	2 King St. E., Toronto.
GOLD				
*Aunor Gold Mines, Ltd.	Aunor	Stanley S. Saxton	Box 420, Timmins	1600 Royal Bank Bldg., Toronto.
*Berens River Mines, Ltd.	Berens River	C. W. MacDonald	Favourable Lake	Favourable Lake.
*Bidgood Kirkland Gold Mines, Ltd.	Bidgood	F. L. Smith	Kirkland Lake	Kirkland Lake.
*Bonetal Gold Mines, Ltd. (under direction of Broulan Porcupine Mines, Ltd.).	Bonetal	Walter F. Brown	Pamour	372 Bay St., Toronto.
*Broulan Porcupine Mines, Ltd.[2]	Broulan	Walter F. Brown	Pamour	372 Bay St., Toronto.
*Buffalo Ankerite Gold Mines, Ltd.	Buffalo Ankerite	R. P. Kinkel	South Porcupine	South Porcupine.
*Central Patricia Gold Mines, Ltd.	Central Patricia	R. E. Barrett	Central Patricia	Central Patricia.
*Chesterville Larder Lake Gold Mining Co., Ltd.	Chesterville	L. T. Postle	Kearns	330 Bay St., Toronto.
*Cochenour Willans Gold Mines, Ltd.	Cochenour Willans	W. P. Mackle	McKenzie Island	801 Dominion Bank Bldg., Toronto.
*Coniaurum Mines, Ltd.	Coniaurum	John Redington	Schumacher	25 King St. W., Toronto.
†Continental Kirkland Mines, Ltd. (under option to Toburn Gold Mines, Ltd.).	Continental Kirkland			Kirkland Lake.
*†Deep Lake Gold Mines, Ltd.	Stanley			109 North Union St., Akron, Ohio.
*Delnite Mines, Ltd. (under control of Sylvanite Gold Mines, Ltd.).	Delnite	John Beattie	Timmins	Timmins.
*Dome Mines, Ltd.	Dome	J. H. Stovel	South Porcupine	36 Toronto St., Toronto.
†Donhurd Prospecting Syndicate	Bulldog			18 Taylor Ave., Kirkland Lake.
*Hallnor Mines, Ltd.	Hallnor	A. L. Sharp	Pamour	Pamour.
*Hard Rock Gold Mines, Ltd.	Hard Rock	R. G. McKelvey	Geraldton	Geraldton.

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[1] This list does not cover prospects on which only exploration work has been done. The names of companies whose mines produced in 1943 are marked with an asterisk (*); those at whose mines operations had been suspended at the end of 1943 are marked with a dagger (†).

[2] See also Bonetal Gold Mines, Ltd.

COMPANY	MINE	MANAGER	MINE ADDRESS	HEAD OFFICE ADDRESS
GOLD—*Continued*				
*Hasaga Gold Mines, Ltd.	Hasaga	A. E. Pugsley	Box 320, Red Lake	25 King St. W., Toronto.
*Hollinger Consolidated Gold Mines, Ltd.[1]	*Hollinger	E. L. Longmore	Timmins	Timmins.
	*Ross	J. J. Caty	Ramore	
*†Hoyle Gold Mines, Ltd.	Hoyle	J. M. C. Dunlop	Pamour	25 King St. W., Toronto.
*Jerome Gold Mines, Ltd.	Jerome	E. E. Harris	Jerome	350 Bay St., Toronto.
†Kenwest Gold Mines, Ltd.	Big Master			10 Adelaide St. E., Toronto.
*Kerr-Addison Gold Mines, Ltd.	Kerr-Addison	W. S. Row	Virginiatown	80 King St. W., Toronto.
*Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold	P. J. Harris	Chaput Hughes	Chaput Hughes.
*Lake Shore Mines, Ltd.	Lake Shore	A. L. Blomfield	Kirkland Lake	Kirkland Lake.
*Leitch Gold Mines, Ltd.	Leitch	A. D. Dickson	Beardmore	Beardmore.
*Little Long Lac Gold Mines, Ltd.	Little Long Lac	A. E. Cave	Geraldton	25 King Street W., Toronto.
*Macassa Mines, Ltd.	Macassa	G. A. Howes	Kirkland Lake	85 Richmond St. W., Toronto.
*McIntyre Porcupine Mines, Ltd.	McIntyre Porcupine	R. J. Ennis	Schumacher	Schumacher.
*McKenzie Red Lake Gold Mines, Ltd.[2]	McKenzie Red Lake	J. L. Ramsell	McKenzie Island	19 Richmond St. W., Toronto.
*MacLeod-Cockshutt Gold Mines, Ltd.	MacLeod-Cockshutt	J. M. Kilpatrick	Geraldton	357 Bay St., Toronto.
*McMarmac Red Lake Gold Mines, Ltd. (under control of McKenzie Red Lake Gold Mines, Ltd.).	McMarmac	J. L. Ramsell	McKenzie Island	19 Richmond St. W., Toronto.
*Madsen Red Lake Gold Mines, Ltd.	Madsen Red Lake	E. G. Crayston	Madsen	67 Yonge St., Toronto.
*†Magnet Consolidated Mines, Ltd.	Magnet			Empire.
*Matachewan Consolidated Mines, Ltd.	Matachewan Consolidated	H. S. McGowan	Matachewan	25 King St. W., Toronto.
*†Moneta Porcupine Mines, Ltd.	Moneta			67 Yonge St., Toronto.
*†Naybob Gold Mines, Ltd. (in liquidation)	Naybob			c/o E. G. Clarkson, Receiver, 15 Wellington St. W., Toronto.
*Omega Gold Mines, Ltd.	Omega	A. D. Campbell	Larder Lake	Larder Lake.
*Pamour Porcupine Mines, Ltd.	Pamour	C. E. Anderson	Pamour	Pamour.
*Paymaster Consolidated Mines, Ltd.	Paymaster Consolidated	Chas. E. Cook	South Porcupine	South Porcupine.
*Pickle Crow Gold Mines, Ltd.	Pickle Crow	A. G. Hattie	Pickle Crow	Pickle Crow.
*Preston East Dome Mines, Ltd.	Preston East Dome	G. G. Campbell	South Porcupine	South Porcupine.
*†Regnery Metals (under agreement with Alden-Goudreau Mines, Ltd.).	Alden-Goudreau			Walter Regnery, Goldville, S.C.
*Sylvanite Gold Mines, Ltd.[3]	Sylvanite	K. C. Gray	Kirkland Lake	Kirkland Lake.
*Teck-Hughes Gold Mines, Ltd.	Teck-Hughes	J. G. McMillan	Kirkland Lake	Woodstock.
*Toburn Gold Mines, Ltd.[4]	Toburn	M. W. Hotchkin	Kirkland Lake	1809 Royal Bank Bldg., Toronto.
*†Uchi Gold Mines, Ltd. (in receivership)	Uchi			c/o Trusts and Guarantee Co., Receiver, 302 Bay St., Toronto.
*Upper Canada Mines, Ltd.	Upper Canada	R. J. Henry	Dobie	85 Richmond St. W., Toronto.

*†Walsten, C. S. (under lease)[5]	Goldwood or Horseshoe	C. S. Walsten	Kenora.	
*Wright-Hargreaves Mines, Ltd	Wright-Hargreaves	R. L. Healy	Kirkland Lake	Fort Erie North.
*†Yama Gold Mines, Ltd	Yama			171 Yonge St., Toronto.
*Young-Davidson Mines, Ltd. (under agreement with Hollinger Consol. Gold Mines, Ltd.).	Young-Davidson	H. North	Matachewan	320 Bay St., Toronto.

[1] See also Young-Davidson Mines, Ltd.
[2] See also McMarmac Red Lake Gold Mines, Ltd.
[3] See also Delnite Mines, Ltd.
[4] See also Continental Kirkland Mines, Ltd.
[5] Mill clean-up only; no underground work was done.

IRON

*Algoma Ore Properties, Ltd	Helen	S. J. Kidder	Helen Mine	Sault Ste. Marie, Ont.
*Michipicoten Iron Mines, Ltd. (under control of Sherritt Gordon Mines, Ltd., and Frobisher Exploration Co., Ltd.).	Josephine	W. D. Mackenzie.	Josephine, Algoma Central Railway.	25 King St. W., Toronto.
*Steep Rock Iron Mines, Ltd.[1]	Steep Rock	M. S. Fotheringham.	Atikokan	25 King St. W., Toronto.

[1] There were no underground operations in 1943; the Seine river diversion scheme was put under way.

LEAD AND ZINC

*Lake Geneva Mining Co., Ltd	Lake Geneva	J. E. Jerome	Benny	1010 St. Catherine St. W., Montreal, Que.

MAGNESIUM

*Dominion Magnesium, Ltd. (under supervision of Wartime Metals Corporation).	Dominion Magnesium	J. D. Barrington	Haley	67 Yonge St., Toronto.

MOLYBDENUM

*†Crichton, D. J. M., and Rivers, E. J	Gaudette tp., Algoma dist.	D. J. M. Crichton.	Searchmont.	
*†Wartime Metals Corporation	Zenith Molybdenite			637 Craig St. W., Montreal, Que

Company	Mine	Manager	Mine Address	Head Office Address
		NICKEL AND COPPER		
*Falconbridge Nickel Mines, Ltd.	Falconbridge	Ernest Craig	Falconbridge	25 King St. W., Toronto.
*Harlin Nickel Mines, Ltd. (under option)	Alexo	J. G. Harkness	Porquis Junction	357 Bay St., Toronto.
*International Nickel Co. of Can., Ltd.	*Creighton	T. M. Gaetz	Creighton	25 King St. W., Toronto.
	*Frood	A. E. O'Brien	Frood	
	*Frood-Stobie open pit	C. H. Stewart	Frood	
	*Garson	L. Ennis	Garson	
	*Levack	Charles Lively	Levack	
	*Murray	F. F. Todd	Murray Mine	
	*Stobie	J. B. Fyfe	Frood	
*Nickel Offsets, Ltd.	Nickel Offsets	Walter Riddell	Chelmsford	372 Bay St., Toronto.
*†Ontario Nickel Mines, Ltd.	Moose Lake	....	....	350 Bay St., Toronto.
		SILVER AND COBALT		
*Ankarlo, George, and Bell, Frank A. (under lease).	Silver Bar	Allen Stewart	Cobalt.	
*Austin Mining Syndicate	*Nerlip (under lease)	A. B. Pilliner	Cobalt.	
	Silver Cliff			
*†Bellayre Mineral Interests, Ltd.	Bellellen	J. W. Brydges	Cobalt.	
*Bond, S. B., and Douglas, R. D. (under lease).	University	S. B. Bond	Cobalt.	
*Cobalt Products, Ltd.[1] (part of year)	Agaunico (under lease)	....	....	67 Yonge St., Toronto.
	Colonial mill			
	Foster (under lease)			
	Provincial (under lease)			
	Savage (under lease)			
*†Cochrane Cobalt Mining Co.	Cochrane	....	....	45 Richmond St. W., Toronto.
*Cross Lake Lease (under lease)	*Miller Lake O'Brien	C. M. Davis	O'Brien.	
	*O'Brien	T. Jackson	Cobalt.	
*Davis, Norman B. (under option)	Werner Lake	K. R. North	c/o Canadian Pacific Air Lines, Kenora.	c/o Norman B. Davis, 512 Victoria Bldg., Ottawa.

†Grant Cobalt Mines	Lumsden	J. D. Grant	Cobalt.	
†Lapa Cadillac Gold Mines (1937), Ltd. (under lease)	Columbus	J. G. Pierdon	Cobalt.	
*†McCann, J. J., and Binks, J. R.	Trout Lake	Hugh McDonald	Cobalt.	
*†Mercier, Raoul (under lease)	No. 18 vein, Coniagas	Raoul Mercier	Cobalt.	
	Dump at No. 2 shaft, Trethewey			
	Dump at Michael shaft, Cross Lake			
	No. 5 shaft area, Foster			
*†Michelini, E., Dorpetti, G., Gabani, L., and Le Clair, A. (under lease).	Silver Bar	A. Le Clair	Cobalt.	
*Murphy, Ambrose, and Landry, A. P.[2] (part of year).	*Coniagas.			
	*Trethewey.			
*Nerlip Mines, Ltd.[3] (part of year)	Nerlip	A. B. Pilliner	Cobalt.	
*O'Shaughnessy, C. V. J.	Foster (under lease)	C.V.J.O'Shaughnessy.	Cobalt.	
	O'Brien mill			
*Peterson, P., Armstrong, H. O., and McCready, W. E. (under lease).	Hudson Bay	W. E. McCready	Cobalt.	
*Pilliner, A. B., and associates	Genesee	A. B. Pilliner	Cobalt.	
*Presse, Albert (under lease)	Claim R.L. 404, Nipissing mine.	Albert Presse	Cobalt.	
*Sanymac Mining and Development Co., Ltd.	*†Red Jacket (under lease).	A. P. Landry	Cobalt.	
	Coniagas			
	Trethewey			
	Agaunico (under lease)			
*Silanco Mining and Smelting Corporation, Ltd.	Colonial mill	A. J. McLaren	Cobalt	45 Richmond St. W., Toronto.
	Provincial (under lease)			
	Savage (under lease)			
*Sutherland, J. H. (under lease)	Lawson	R. J. MacArthur	Cobalt.	
†Sycee Cobalt Silver Mines, Ltd.	Sycee Cobalt	D. J. Russell	Cobalt	36 Toronto St., Toronto.
*†Windsor-Cobalt Silvers, Ltd. (under lease).	Cobnor	Geo. A. Ellis	North Cobalt	9 Toronto St., Toronto.

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[1] Holdings sold to Silanco Mining and Smelting Corporation, Ltd.
[2] Properties sold to the Sanymac Mining and Development Co., Ltd.
[3] Property leased to Austin Mining Syndicate during last three months of year.

METALLURGICAL WORKS

Operator	Works	Manager	Address
*Algoma Steel Corporation, Ltd.	Iron blast furnace	J. A. Murphy	Sault Ste. Marie, Ont.
*Canadian Furnace, Ltd.	Iron blast furnace	Richard C. Yates	Port Colborne.
*Canadian Industries, Ltd.	Acid and chemical plant	E. H. Jordan	Copper Cliff.
*Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery	S. B. Wright	Deloro.
*Falconbridge Nickel Mines, Ltd.	Nickel-copper smelter	R. C. Mott	Falconbridge.
*International Nickel Co. of Can., Ltd.	Nickel-copper smelter	R. M. Coleman	Copper Cliff.
	Nickel-copper smelter	E. T. Austin	Coniston.
	Nickel refinery	H. W. Walter	Port Colborne.
	Electrolytic copper refinery	R. H. Waddington	Copper Cliff.
*Steel Co. of Canada, Ltd.	Iron blast furnace	R. A. Gillies	Hamilton.

NON-METALLICS

Operator	Location	Manager	Address
APATITE			
*Ontario Phosphate Co., Ltd.	McLaren property, Bedford tp., Frontenac co.	H. B. Cordick	Burridge.
FELDSPAR			
*Bathurst Feldspar Mines, Ltd.	Bathurst property, Bathurst tp., Lanark co.	Robert McVeigh	Perth.
*†Craig, T. H. (under lease)	Charles property, lot 9, con. VIII, Bathurst tp., Lanark co.	T. H. Craig	16 Victoria St., Perth.
*†Dwyer, P. J.	Lot 30, con. IX, Monteagle tp., Hastings co.	P. J. Dwyer	45 Richmond St. W., Toronto.
*†Gough, E. L.	Lots 13 and 14, con. V, Murchison tp., Nipissing dist.	E. L. Gough	332 Sherwood Drive, Ottawa.
*Keystone Contractors, Ltd.	*†Lot 22, con. VIII, Grattan tp., Renfrew co.	Garry Colautti	Barrys Bay.
	*Lot 22, con. VIII, Murchison tp., Nipissing dist.		
*Ross, D. L., and Co.	Madawaska property, lots 14 and 15. con. IV, Murchison tp., Nipissing dist.	B. A. Gordon	Madawaska.

FLUORSPAR

*Bassett Fluorspar Mining Syndicate, Ltd.	George Lee property, lot 2, con. III, Madoc tp., Hastings co.	M. Abraham	Madoc.
Cardiff Fluorite Mines, Ltd.	Lot A, con. XVII, Cardiff tp., Haliburton co.	A. H. Smith	Wilberforce.
*†Dominion Fluorspar Co., Ltd.	Wallbridge property, W. ½ lots 1 and 2, con. I, Madoc tp., Hastings co.		360 St. James St. W., Montreal, Que.
*†Gilman, R. T.	†Johnston property, W. ½ lot 14, con. XI, Huntingdon tp., Hastings co. *†Noyes mine, lot 13 and E. ½ lot 12, con. XII, Huntingdon tp., Hastings co.	R. T. Gilman	Madoc.
*†Miller, H. C. (under lease)	Keen mine, W. ½ lot 9, con. XIV, Huntingdon tp., Hastings co.	H. C. Miller	Box 206, Madoc.
*†Montgomery, F. K., MacFarlane, J. K., and Clarke, R. M. (under lease).	Lot 8, con. XXII, Cardiff tp., Haliburton co.	F. K. Montgomery	Havelock.
*Reliance Fluorspar Mining Syndicate, Ltd.	†Perry mine, lot 11, con. XIII, Huntingdon tp., Hastings co. *Rogers mine, lot 10, con. XIV, Huntingdon tp., Hastings co.	W. J. Symon	Madoc.
*Stoklosar, Charles A.	Blakely mine, E. ½ lot 10, con. XII, Huntingdon tp., Hastings co.	Charles A. Stoklosar	Madoc.
*†Trent Mining Syndicate, Ltd.	Ben Lee, E. ½ lot 1, con. I, Madoc tp., Hastings co.	H. R. Cory	Trenton.
*†Wood Land Mineral Co.	South Reynolds property, lot 7, con. XIII, Huntingdon tp., Hastings co.	Arthur I. Land	19 John St. S., Hamilton.

GRAPHITE

*Black Donald Graphite, Ltd. (under control of Frobisher Exploration Co., Ltd.)	Black Donald mine, Brougham tp., Renfrew co.	N. H. C. Fraser	Calabogie.

GYPSUM

*Canadian Gypsum Co., Ltd.	Canadian Gypsum mine, Oneida tp., Haldimand co.	W. E. Allen	Hagersville.
*Gypsum, Lime and Alabastine, Canada, Ltd.	Caledonia mine, Seneca tp., Haldimand co.	L. V. Robinson	Caledonia.

LIGNITE

Department of Lands and Forests	Onakawana, near Abitibi river	William Gerrie	Onakawana, via Cochrane.

OPERATOR	LOCATION	MANAGER	ADDRESS
	MICA		
*†Amber Ridge Mica Company	Lots 9 and 10, con. V, N. Burgess tp., Lanark co.	Charles Frank	Westport.
*†Amic Mica Mines, Ltd.	Mattawan tp., Nipissing dist.		80 Richmond St. W., Toronto.
*†Biram Mines, Ltd.	Lot 4, con. V, N. Burgess tp., Lanark co.		11 King St. W., Toronto.
*†Canadian Flint and Spar Co., Ltd.	Lot 27, con. V, Dickens tp., Nipissing dist.		512 Victoria Bldg., Ottawa.
*Kingston Mica Mining Co., Ltd.	Thirty Island Lake mine, S. ½ lot 5, con. II, Bedford tp., Frontenac co.	J. E. Sullivan	Godfrey.
*†Laughrin Prospecting Syndicate	Lots 8 and 9, con. IV, Loughrin tp., Sudbury dist.		371 Bay St., Toronto.
*Majormica Mines, Ltd.[1]	Richardson mica mine, lot 13 and W. ½ lot 14, con. VIII, Loughborough tp., Frontenac co.		
*†Mattarig Mica Mining Syndicate, Ltd.	Mattawan and Olrig tps., Nipissing dist.		38 King St. W., Toronto.
*†Moreland, P.	Lot 9, con. X, Dickens tp., Nipissing dist.	Wallace B. Cameron	Madawaska.
*†O'Connor, W. J.	Lot 1, con. III, S. Burgess tp., Leeds co.	W. J. O'Connor	Lombardy.
*†Orser, S. H.	Lot 31, con. XV, Faraday tp., Hastings co.	S. H. Orser	Bancroft.
*Perth Mica, Ltd.[2]	Lot 4, con. V, N. Burgess tp., Lanark co.		
*Purdy Mica Mines, Ltd.	Mattawan tp., Nipissing dist.	J. R. Norrie	Oak St., North Bay.
*†Rideau Lake Mica Prospecting Syndicate	Lots 2 and 3, con. V, N. Burgess tp., Lanark co.	Oliver Morin	Perth.
	NEPHELINE SYENITE		
*American Nepheline Corporation	Con. IX, Methuen tp., Peterborough co.	R. G. Kilbon	Lakefield.
	TALC		
*Canada Talc, Ltd.	*Conley *Henderson	Roy Taylor	Madoc.

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[1] Company reorganized as Micaspar Industries, Ltd.
[2] Property taken over by Biram Mines, Ltd.

STRUCTURAL MATERIALS

Company	Location	Manager	Address
CEMENT			
Canada Cement Co., Ltd.	Humberstone tp., Welland co. Thurlow tp., Hastings co.		Box 290, Station B, Montreal, Que.
St. Mary's Cement Co., Ltd.	St. Marys		357 Bay St., Toronto.
LIME			
Bell, Cecil	Lot 23, con. XII, Sullivan tp., Grey co.		R.R. 4, Chesley.
Brunner Mond, Canada, Ltd.	Anderdon tp., Essex co.		Bank of Commerce Bldg., Toronto.
Canada and Dominion Sugar Co., Ltd.	Chatham Wallaceburg		Chatham.
Canada Lime Co.	Coboconk	H. D. Cameron	180 Duke St., Toronto
Canadian Gypsum Co., Ltd.	Guelph	B. S. Barns	Windsor, N.S.
Chemical Lime Co., Ltd.	Beachville	C. E. Downing	Beachville.
Gypsum, Lime and Alabastine, Canada, Ltd.	Beachville Glen Christie Halton		Paris.
Jamieson Lime Co.	Horton tp., Renfrew co.	J. A. Jamieson	Renfrew.
North American Cyanamid, Ltd.	Ingersoll		Niagara Falls.
Rockwood Lime Co.	Con. V, Eramosa tp., Wellington co.		Box 46, Rockwood.
Shane Lime and Charcoal Co., Ltd.	Grattan tp., Renfrew co.		Eganville.
SAND AND GRAVEL (LICENSED DREDGING OPERATORS)			
Beckett, Morden	Lake Ontario		Winona.
Dobie, Mrs. Draper	Lake Erie		Box 300, Port Colborne.
McLean, A. B., and Sons	Lake Superior		Brock St., Sault Ste. Marie.
Mosey, Mylie	Lake Erie		R.R. 3, Merlin.
National Sand and Material Co., Ltd.	Lakes Huron and Erie		Harbour Bldg., Toronto.
Scott, T. J.	Lake Superior		489 Bay St., Sault Ste. Marie.
Tees Transit Company	Niagara bar		58 Whitton Rd., Hamilton.
White, Bertha M.	Lake Huron		209 N. Vidal St., Sarnia.

Company	Location	Manager	Address
	SAND AND GRAVEL[1] (Pit Operations)		
Adair, Dolson	Lot 24, con. V, Caledon tp., Peel co.		R.R. 2, Caledon East.
Benson and Patterson	Stamford		Stamford.
Conlin, Herbert L.	Lots 9 and 10, con. II, Scarborough tp., York co.		R.R. 1, Highland Creek.
Consolidated Sand and Gravel, Ltd.	Paris		402 Harbour Commission Bldg., Toronto.
	Fuller		
	Waterford		
Dibblee Construction Co., Ltd.	Ottawa		248 Albert St., Ottawa.
Ellins Brothers	Toronto		304 Scarlett Rd., Toronto.
Gauthier, John T.	Whitney tp., Cochrane dist.		Porcupine.
Goudreau, Charles E., Estate of	Harwich tp., Kent co.		R.R. 3, Northwood.
Hollinger Consol. Gold Mines, Ltd.	Tisdale tp., Cochrane dist.		Timmins.
Howard Sand and Gravel Co., Ltd.	Lot 7, con. I, E. Flamborough tp., Wentworth co.	John W. Howard	Aldershot.
Kingston Sand and Gravel, Ltd.	Glenburnie		235 Wellington St., Kingston.
McAuley, P. L.	Trenton		R.R. 4, Trenton.
Quigley's Foundry Sands	Waterdown		Bartonville.
Spratt, G. H.	Billing's Bridge		Billing's Bridge.
Towland Construction Co., Ltd.	Rosemont		294 Dundas St., London.
Warren Bituminous Paving Co., Ltd.	Huntsville		1454 Bloor St. W., Toronto.
Wm. R. Barnes Co., Ltd.	Waterdown		243 Cumberland Ave., Hamilton.
Woollatt Fuel and Supply Co., Ltd.	Leamington		Walkerville.
	SAND-LIME BRICK		
Harbour Brick Co., Ltd.	Toronto		565 Fleet St. W., Toronto.
Hinde Bros.	Toronto	Jas. H. Hinde	134 Northland Ave., Toronto.
	STONE (Granite and Trap)		
Building Products, Ltd.	Havelock	H. Michaelson	Box 6063, Montreal, Que.
	Madoc	A. de Wolfe	
City of Fort William Corporation	Fort William	City Engineer	City Hall, Fort William.

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[1] Only owners producing 5,000 tons or over are listed.

Curran and Briggs, Ltd.	Bancroft and Hearst		61 Haverson Bldg., Toronto.
Horne, William, Granite Quarries	Butler		Butler, via Ignace.
Ontario Rock Co., Ltd.	Lots 6 and 7, con. VI, Belmont tp., Peterborough co.	H. L. Scott	2 College St., Toronto.

STONE (LIMESTONE AND MARBLE)

Bonter, W. F.	Malone		Malone.
Bonter Marble and Calcium Co., Ltd.	Marmora		Box 61, Marmora.
Brunner Mond, Canada, Ltd.	Anderdon tp., Essex co.	R. G. Zimmer	Bank of Commerce Bldg., Toronto.
Canada Cement Co., Ltd.	Thurlow tp., Hastings co.	J. R. Legate	Box 290, Station B, Montreal, Que.
Canada Crushed Stone, Ltd.	Hagersville	G. R. Gilbertson	Sun Life Bldg., Hamilton.
	Dundas	R. W. Cunningham	
Chemical Lime Co., Ltd.	Oxford co.	C. E. Downing	Beachville.
City of Peterborough	Peterborough	City Engineer	Peterborough.
Cook, J. S.	Lot 7, con. XXIV, Amabel tp., Bruce co.		Wiarton.
Dominion Magnesium, Ltd.	Haley		67 Yonge St., Toronto.
Gypsum, Lime and Alabastine, Canada, Ltd.	Beachville	T. F. Robinson	Paris.
	Hespeler		
	Milton		
Hagersville Quarries, Ltd.	Hagersville	J. S. Beck	Hagersville.
Haldimand Quarries and Construction, Ltd.	Hagersville	C. F. Anderson	137 Wellington St. W., Toronto.
Innerkip Quarries, Ltd.	Innerkip		2700 Dufferin St., Toronto.
Jamieson Lime Co.	Renfrew	J. A. Jamieson	Renfrew.
Johnson Bros. Co., Ltd.	Lot 7, con. III, Walpole tp., Haldimand co.		37 Market St., Brantford.
Kingston Penitentiary	Portsmouth	C. Foley	Box 22, Kingston.
Kirby Bros. Supply Co., Ltd.	Gloucester tp., Carleton co.		215 Sussex St., Ottawa.
Kirkfield Crushed Stone, Ltd.	Kirkfield	J. Barker	2700 Dufferin St., Toronto.
Lapierre, M. C.	Owen Sound		1949 8th Ave. E., Owen Sound.
Limestone Products, Ltd.	Con. V, Orillia tp., Simcoe co.	F. Latondresse	1109 Millwood Road, Toronto.
McGinnis and O'Connor	Pittsburgh tp., Frontenac co.	T. A. McGinnis	394 King St. E., Kingston.
Marlhill Mines, Ltd.	Marlbank	W. H. Hubbard	Allanburg Rd., Thorold.
Noranda Mines, Ltd.	Haileybury		Royal Bank Bldg., Toronto.
North American Cyanamid, Ltd.	Ingersoll	A. J. Kennedy	Niagara Falls.
Queenston Quarries, Ltd.	Niagara tp., Lincoln co.	A. Michie	Sun Life Bldg., Hamilton.
R. E. Law Crushed Stone, Ltd.	Port Colborne	R. E. Law	Port Colborne.
Silvertone Black Marble Quarries, Ltd.	St. Albert		324 Waverley St., Ottawa.
Stockloser, Karl	Eldorado and Madoc	K. Stockloser	Madoc.
Town of Pembroke	Pembroke	Town Engineer	Pembroke.
Walker Brothers	Stamford tp., Welland co.	J. G. Walker	Thorold.
Wehman, John	Kingston tp., Frontenac co.		578 Division St., Kingston.
Welland Crushed Stone and Building Co., Ltd.	Stamford tp., Welland co.	A. Kovacs	R.R. 2, Niagara Falls.
White Star Mines	Eagle lake, Dysart tp., Haliburton co.	P. H. Bolender	Haliburton.

Company	Location	Manager	Address
STONE (Sandstone)			
Campbell Sandstone Quarries, Ltd.	Nepean tp., Carleton co.		Box C19, Westboro.
Norton, A. M.	Limehouse	A. M. Norton	Limehouse.
Sinfield, E. W.	Lot 30, con. V, Chinquacousy tp., Peel co.		Terra Cotta.
Sykes Quarries	Glen Williams	Thos. Sykes	Church St., Georgetown.

CLAY PRODUCTS

Company	Location	Manager	Address
Broadwell, B., and Son	Gosfield S. tp., Essex co.		Kingsville.
Canadian Pressed Brick Co., Ltd.	Hamilton		Kenilworth Ave. S., Hamilton.
Central Tile Brick Corp., Ltd.	Tilbury		Tilbury.
Chapman Bros.	Lot 2, con. II, E. York tp., York co.		145 Dawes Road, Toronto.
Construction Materials, Ltd.	Lot 7, con. II, Etobicoke tp., York co.		Drawer 70, New Toronto.
Cooksville Co., Ltd.	Cooksville		46 Bloor St. W., Toronto.
Coultis, Geo., and Son	Lot 23, con. III, Bosanquet tp., Lambton co.		Thedford.
Curtis Bros.	Lot 32, con. XII, Otonabee tp., Peterborough co.		Box 809, Peterborough.
Deller, Albert, and Son	Brownsville		Brownsville.
Dochart Brick, Tile and Terra Cotta Works	Arnprior		Arnprior.
Donaldson, Thomas G.	Lot 19, con. XIV, Culross tp., Bruce co.		R.R. 1, Greenock.
Douglas, John R.	Lot 14, con. XII, Sombra tp., Lambton co.		Wilkesport.
E. E. Seegmiller, Ltd.	Kitchener		525 Wendell Ave., Kitchener.
Elliott, James, Jr.	Korah tp., Algoma dist.		519 Wellington St. W., Sault Ste. Marie.
Elliott, Wm. J.	Lot 11, con. I, Culross tp., Bruce co.		R.R. 1, Glenannan.
F. B. McFarren, Ltd.	Streetsville		120 Wellington St. W., Toronto.
Fletcher Brick and Tile	Lot 1, con. VIII, Tilbury E. tp., Kent co.		Fletcher.
Foster Pottery Company	Hamilton		Main St. W., Hamilton.
Frid Bros., Ltd.	Hamilton		Main and Macklin Sts., Hamilton.
Gammage, C. R.	Lot 5, con. IV, Camden tp., Kent co.		R.R. 2, Dresden.
Hamilton Pressed Brick Co.	Wentworth co.	Robt. W. New	211 Kensington Ave. S., Hamilton.
Hill, A. W., and Sons	Lot 15, con. XIII, Tilbury E. tp., Kent co.	M. J. Hill	Coatsworth.

Huntsville Brick Works	Lot 8, con. I, Chaffey tp., Muskoka dist.		Box 308, Huntsville.
Interprovincial Brick Co., Ltd	Cheltenham		46 Bloor St. W., Toronto.
	Milton		
James Cornhill Sons, Ltd	Harwich tp., Kent co.		Box 36, Chatham.
Jamieson Lime Company	Renfrew	J. A. Jamieson	Renfrew.
Janes, D. A.	No. 2 highway, Middlesex co.		Mount Brydges.
Jasperson Brick and Tile Co.	Coatsworth		Kingsville.
Koebel Bros.	Lot 2, con. VII, Wellesley tp., Waterloo co.		St. Clements.
Lindsay, Earl, and Sons	Lots 23 and 24, con. II, Chatham gore, Kent co.	Geo. C. Lindsay	R.R. 2, Wallaceburg.
McFarlane, W. J.	Forest		Forest.
Martin, Amos C.	Lot 21, con. I, Wellington tp., Peel co.		Wallenstein.
Milton Brick Co., Ltd	Milton		170 Bloor St. W., Toronto.
Napanee Brick and Tile Works	Lot 13, con. VI, N. Fredericksburgh tp., Lennox and Addington co.	R. L. Chapman	R.R. 3, Napanee.
National Fire Proofing Co. of Canada, Ltd	Aldershot		57 Bloor St. W., Toronto.
National Sewer Pipe Co., Ltd	Swansea		Aldershot.
	Hamilton		
Northern Brick and Clay Products	Timiskaming dist.		New Liskeard.
Norwich Brick and Tile Works	Lot 11, con. II, N. Norwich tp., Oxford co.		R.R. 2, Norwich.
Ottawa Brick and Terra Cotta Co., Ltd	Billing's Bridge		Billing's Bridge.
Paxton, Fred R.	St. Catharines		70 Herrick Ave., St. Catharines.
Phinn Brick Co.	London tp., Middlesex co.		1042 Adelaide St., London.
Phippen, H. W., and Son	E. York tp., York co.		390 Dawes Road, East York.
Snelgrove, A., Estate of	Beaverton	C. H. Snelgrove	Beaverton.
Sproat and Sproat	Lot 6, con. IV, Tuckersmith tp., Huron co.	Wm. M. Sproat	R.R. 4, Seaforth.
Standard Brick Co., Ltd	Toronto		500 Greenwood Ave., Toronto.
Superior Brick and Tile Co., Ltd	Lots 11 and 12, con. I, Paipoonge tp., Thunder Bay dist.		426 Victoria Ave., Fort William.
Toronto Brick Co., Ltd	Toronto		897 Bay St., Toronto.
	Lots 13 and 14, con. II, York tp., York co.		
Wallace, R., and Son	Widdifield tp., Nipissing dist.	R. K. Wallace	92 First Ave. E., North Bay.
Wm. R. Barnes Co., Ltd	Waterdown		243 Cumberland Ave., Hamilton.
Wright, F. M.	Lot 7, Tilbury W. tp., Essex co.		Comber.

MINES OF ONTARIO IN 1943

By

Chief Inspector of Mines, W. O. Tower, Toronto; Inspectors, R. L. Smith, Kenora; W. E. Bawden, Port Arthur; D. F. Cooper, Sudbury; J. B. Taylor, E. S. Little, Kirkland Lake; E. B. Weir, Timmins; D. P. Douglass, Toronto.

APATITE

Ontario Phosphate Company, Limited

The operations on the old McLaren phosphate property in Bedford township, Frontenac county, which had been begun by the Canadian Phosphate Mining Company, Limited, in 1942, were continued during the early months of 1943. The property is on lots 27, 28, 29, and the east half of lot 31, concession X, and lot 25, concession IX. About 100 tons of phosphate ore, excavated from three shallow pits, was shipped early in the year.

The property was idle during the summer months. About October 10, operations were resumed by the Ontario Phosphate Company, Limited, a private company formed to succeed the Canadian Phosphate Mining Company, Limited. Henry Monkton, 62 Richmond Street West, is secretary and manager. H. B. Cordick was foreman at the property. The mine address is Burridge.

COPPER

Algoma Copper Mines, Limited

Algoma Copper Mines, Limited, was incorporated in March, 1942, with an authorized capitalization of 3,000,000 shares of no par value, of which 1,462,111 have been issued. The officers and directors are: H. J. Addison, president; C. C. Downey, vice-president; Holland Pettit, secretary-treasurer; J. H. Hughes and Andrew Lucas, directors. The head office is at 199 Bay Street, Toronto. The mine address when operations are in progress is Iron Bridge.

The company obtained a lease on the property formerly operated by White Lake Mines, Limited. It consists of 10 claims, approximately 400 acres, in township 1A, Mississagi Provincial Forest, about 45 miles northeast of Iron Bridge on the Sudbury–Sault Ste. Marie highway.

From 1929 to 1931, White Lake Mines, Limited, did about 4,000 feet of underground development work through two adits. The property was then idle till the summer of 1943, when the present operators let a contract for a programme of diamond-drilling and surface-trenching.

A 220-cubic-foot gasoline compressor was installed. Operations began on August 1 and continued to December 22. Nine diamond-drill holes, totalling 2,200 feet, were drilled from surface. About 1,200 feet of surface-trenching, 6 feet deep, was cut. Some 400 tons of copper ore was obtained from the trenching.

The work was done by A. Burton and K. V. Dean. An average force of 6 men was employed during the period of operation.

Kam-Kotia Porcupine Mines, Limited

Kam-Kotia Porcupine Mines, Limited, a subsidiary of Hollinger Consolidated Gold Mines, Limited, has an authorized capitalization of 40,000 shares of $1 par value, all of which have been issued. The officers are: J. R. Timmins, president; P. C. Finlay, secretary; S. M. Hutchinson, treasurer; B. E. Lawless, and E. B. Weeks, directors. The head office is at 2 King Street East, Toronto. The mine address is Timmins.

The property, which was originally known as the Jamieson, consists of 8 claims, 400 acres, in Robb township, district of Cochrane, 14 miles northwest of Timmins.

Hollinger Consolidated Gold Mines, Limited, which operated the property from 1926 to 1928, sank a 2-compartment, vertical shaft on claim No. 12,339 to a depth of 162 feet and did 600 feet of drifting and 250 feet of crosscutting on a level at 150 feet.

The present operations began in October, 1942, pursuant to an agreement between the Department of Munitions and Supply, Ottawa, and the Metals Reserve Company, Washington, with the object of helping to meet the deficiency of copper in the United States. The work is being carried on by Hollinger Consolidated Gold Mines under the general supervision of the Wartime Metals Corporation.

A 22-mile road from Timmins, begun late in 1942, was completed in 1943. A 44,000-volt power line, 6 miles long, was built and connected to the Lower Sturgeon Falls transmission line of the Canada Northern Power Corporation. A pumping-station was erected at Kamiskotia lake, and a 7,000-foot pipe line was built. A crusher plant and a 500-ton copper flotation concentrator were built and equipped. Other buildings included an office, a steel shop, a 3-truck garage, a dry-house, a bunk-house, a cookery, and a staff-house. The following equipment was installed in the crusher and concentrator: 48- by 60-inch Buchanan jaw-crusher, 4½-foot Symons cone crusher, 7- by 14-foot Marcy ball mill; 6- by 20-foot tube mill, 28 No. 26 Denver flotation cells, 40-foot tray thickener, 30-foot thickener, and 1,200-cubic-foot Canadian Ingersoll-Rand compressor.

An open-pit operation was begun on August 30 and continued till December 31. The broken ore was removed with a Bucyrus Erie electric shovel, with a 2-yard dipper, and taken in trucks to the concentrator. At the end of the year, the pit was 175 feet long, 125 feet wide, and about 40 feet deep. There were 37,448 tons of ore broken. The mill treated 37,048 tons, operating from September 2 to the end of the year. The concentrates, amounting to 2,134 tons, were carried by truck to Timmins and shipped to Noranda for further treatment.

An average force of 38 men was employed. John Knox, Jr., is manager.

FELDSPAR

Bathurst Feldspar Mines, Limited

Bathurst Feldspar Mines, Limited, was incorporated in April, 1927, with an authorized capitalization of 40,000 preferred shares of $5 par value, of which 26,525 have been issued, and 40,000 common shares of no par value, all of which have been issued. The officers and directors are: B. Day, president; S. Howorth, vice-president; B. S. Hyde, secretary-treasurer and manager; M. Stone and A. Hyde, directors. The head office is at 21 King Street East, Toronto. The mine address is Perth.

The company owns the Bathurst feldspar property on the south half of lot 16 and the north half of lot 15, concession VIII, Bathurst township, Lanark county.

Operations were continuous throughout 1943 and consisted of mining a section about 80 feet in length at the south end of the old pit. At the end of the year this section had been cut down about 30 feet below the surface. About 2,300 tons of feldspar and 106 tons of quartz were produced.

Robert McVeigh was in charge of the work, employing 18 men.

T. H. Craig

T. H. Craig, 16 Victoria Street, Perth, operated the Charles feldspar property on lot 9, concession VIII, Bathurst township, Lanark county, under lease from January 1 to August 31, 1943. The excavation is L-shaped, each branch being about 60 feet long, 30 feet wide, and 20 feet deep.

About 488 tons of feldspar were produced. Five men were employed.

P. J. Dwyer

P. J. Dwyer, 45 Richmond Street West, Toronto, opened up a feldspar showing on lot 30, concession IX, Monteagle township, Hastings county, in July, 1943, and shipped 50 tons of feldspar. No further work was done.

Five men were employed during July.

E. L. Gough

E. L. Gough, 332 Sherwood Drive, Ottawa, did some work in 1943 on a feldspar showing on lots 13 and 14, concession V, Murchison township, district of Nipissing, to test its commercial possibilities. The showing was opened over a length of about 500 feet. The feldspar proved to be of doubtful grade, and work was discontinued. Several small shipments were made.

John Hay was foreman, employing 6 men.

Keystone Contractors, Limited

Garry Colautti, of Barrys Bay, acting for Keystone Contractors, Limited, carried on operations in 1943 on two feldspar deposits.

Lot 22, Concession VIII, Grattan Township, Renfrew County

About 1,067 tons of No. 2 grade feldspar was taken from shallow pits on lot 22, concession VIII, Grattan township, Renfrew county, during July and August. The equipment was then removed from the property.

Five men were employed.

Lot 22, Concession VIII, Murchison Township, District of Nipissing

A property on lot 22, concession VIII, Murchison township, district of Nipissing, formerly operated by W. B. Cameron, was worked continuously during the year. The feldspar was taken from a cut, which at the end of the year was about 100 feet long, 12 feet wide, and 25 feet deep. About 1,668 tons of feldspar was mined and shipped.

Five men were employed.

D. L. Ross and Company

D. L. Ross and Company, 275 St. James Street West, Montreal, Que., carried on operations throughout 1943 on the north halves of lots 14 and 15, concession IV, Murchison township, district of Nipissing. This property, formerly operated by John G. Gole, is also known as the Madawaska Feldspar.

About 3,550 tons of quartz and 700 tons of feldspar were mined. The material was taken from an open cut about 700 feet long, from 20 to 40 feet wide, and about 25 feet deep.

A small office building was erected during the year.

B. A. Gordon was in charge, employing 10 men. The mine address is Madawaska.

FLUORSPAR

Bassett Fluorspar Mining Syndicate, Limited

The Bassett Fluorspar Mining Syndicate, Limited, was incorporated in September, 1942, with an authorized capitalization of 35,000 shares of $1 par value. The officers are: M. Abraham, president; Charles Beilby, vice-president; J. L. Lennon, secretary-treasurer. The head office is at 36 Toronto Street, Toronto. The mine address is Madoc.

In the summer and fall of 1943, the syndicate reopened two fluorspar veins that had been worked some years ago on the George Lee property on lot 2, concession III, Madoc township, Hastings county. On the east side of the lot a narrow vein in limestone was opened for a length of about 300 feet. At the end of the year the bench along the vein was from 5 to 30 feet in depth. At the deepest point a headframe was erected, but no further work was done. Preparations were made to sink a shaft on the vein on the west side of the lot and to establish a mining plant.

About 216 tons of fluorspar were shipped from the east vein.

M. Abraham was in charge of the work, employing 6 men.

Cardiff Fluorite Mines, Limited

Cardiff Fluorite Mines, Limited, was incorporated on September 9, 1943, with an authorized capitalization of 2,000,000 shares of $1 par value. The officers and directors are: F. R. Marshall, president; W. E. Cross, secretary-treasurer; E. C. Cattanach, L. K. Fletcher, R. J. Clarke, and H. Lemon, directors. The head office is at 26 Queen Street East, Toronto.

The company began operations on August 1, 1943, on a fluorspar deposit on lot A, concession XVII, Cardiff township, Haliburton county, and continued to the end of the year. Stripping and blasting over a distance of 500 feet was done on a hill-side to open up a vein. A stock-pile of some 300 tons of disseminated fluorspar was built up.

A. H. Smith was in charge of the work, employing 6 men. The mine address was Wilberforce.

Dominion Fluorspar Company, Limited

The Dominion Fluorspar Company, Limited, was incorporated on February 5, 1940, with an authorized capitalization of 50,000 shares of $1 par value, of which 30,014 have been issued. The officers and directors are: Louis Hurtubise, president; John G. Porteous, secretary-treasurer; Stanley Johnston and William Papke, directors. The head office is at 360 St. James Street West, Montreal, Que. The mine address, when operations are in progress, is Madoc.

The property, formerly known as the Wallbridge, is on the west halves of lots 1 and 2, concession I, Madoc township, Hastings county, and contains 200 acres.

In the summer of 1943, the plant was reconditioned and the headframe raised. The shaft was pumped to the 50-foot level, and the drift was continued southward on the vein for a distance of 50 feet.

About 100 tons of fluorspar was mined, and the same amount was recovered from sorting the dumps.

The operation ceased on October 9.

C. Brooks was in charge, employing 20 men during the period of operation.

R. T. Gilman

Johnston Property

R. T. Gilman, of Madoc, began operations in the summer of 1943 on the Johnston property, which is just south of the Noyes property, on the west half of lot 14, concession XI, Huntingdon township, Hastings county.

Several diamond-drill holes were put down, and the presence of a fluorspar vein was indicated. A shaft was started to open up this deposit and had reached a depth of 55 feet when the operation ceased on November 30.

Five men were employed during the period of operation.

Noyes Mine

Operations at the Noyes mine on lot 13 and the east half of lot 12, concession XII, Huntingdon township, Hastings county, continued from January to October.

About 300 feet west of No. 2 winze, an excavation known as No. 3 winze was carried to a depth of 14 feet below the 275-foot level by underhand methods.

The following table shows the development work done in 1943 and the total when operations ceased:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 2 shaft:						
125-foot	120	1,025	....	45	95	345
225-foot	....	750	....	10	80	400
No. 2 winze:						
275-foot	....	400	....	....	50	50

About 6,800 tons of ore was mined.

Forty men were employed during the period of operation. Ray H. Binch was in charge of both the Johnston and the Noyes properties.

H. C. Miller

H. C. Miller, of Ottawa, obtained a lease on the Keen property on the west half of lot 9, concession XIV, Huntingdon township, Hastings county, in December, 1942, and began preparations for dewatering the mine.

Previous operators had sunk a shaft to a depth of about 65 feet and established a level at 57 feet, on which some drifting had been done.

Early in 1943, a new hoist-room was built and a single-drum, air-driven Rand hoist installed. The workings were dewatered, the shaft was deepened to 91 feet, and a new level was established at a depth of 87 feet. Drifting was done to the north and south on both the new level and the 57-foot level. The following table shows the total development on each level when the operation ceased in October, 1943:—

Level	Drifts		Raises
	North	South	
	feet	feet	feet
57-foot	255	135	30
87-foot	310	130	25

In 1943, 2,376 tons of crude fluorspar ore was produced and shipped.

C. W. MacDonald was manager, employing 20 men during the period of operation. The mine address was Madoc.

Montgomery, MacFarlane, and Clarke

F. K. Montgomery, of Havelock, J. K. MacFarlane, and R. M. Clarke, operating under a lease, mined about 40 tons of flucrspar during October from lot 8, concession XXII, Cardiff township, Haliburton county. The work done was alongside the Wilberforce road, where a tunnel about 35 feet long had been driven some years ago.

Three men were employed.

Reliance Fluorspar Mining Syndicate, Limited

The Reliance Fluorspar Mining Syndicate, Limited, was incorporated in December, 1940, with an authorized capitalization of 35,000 shares of $1 par value, of which 20,005 have been issued. The officers are: W. J. Symon, president; Frank Dafoe, vice-president; Mrs. W. J. Symon, secretary-treasurer. The head office and mine office are at Madoc.

The syndicate continued to operate the Perry mine on lot 11, concession XIII, Huntingdon township, Hastings county, from January 1 to November 20, 1943, when operations ceased. Operations at the Rogers mine on lot 10, concession XIV, Huntingdon township, were carried on during the last four months of the year.

There were 3,987 tons of fluorspar mined, from which 3,187 tons of ore of metallurgical grade was shipped. The mill, which is on the Perry property, operated from May 1 to November 20.

W. J. Symon was manager, employing 23 men.

Perry Mine

The No. 1 shaft at the Perry mine was carried to a depth of 195 feet by raising from the 118-foot level to the bottom of the shaft and sinking below the level. A new level was established at 190 feet, and 196 feet of drifting was done.

Twenty diamond-drill holes, totalling 4,000 feet, were drilled from surface.

Rogers Mine

On the Rogers property there is an old vertical, 2-compartment shaft sunk by former operators to a depth of about 56 feet. The shaft is some 50 feet northeast of an open pit on a fluorspar vein, which strikes northwest and southeast across the south end of the property.

A new headframe and hoist-room were built at the shaft, and a compressor and hoist were installed. A small office was built.

Four carloads of good fluorspar ore were mined from the open cut.

Charles A. Stoklosar

Charles A. Stoklosar, of Madoc, continued his operations at the Blakely fluorspar mine on the east half of lot 10, concession XII, Huntingdon township, Hastings county, in 1943.

A pit at the south end of the property was operated from May 15 to June 15. The excavation is 50 feet long, 5 feet wide, and 35 feet deep. Three men were employed at this work.

Operations at the main Blakely workings at the north end of the property were begun on June 15 and continued for the rest of the year.

A small Canadian Ingersoll-Rand standard mine hoist was installed to replace the Napanee hoist used in 1942. A 115-foot portable Canadian Ingersoll-Rand compressor, a Mitchell crusher, and an 8 h.p. Canadian Fairbanks-Morse engine were added to the plant.

The shaft was dewatered to a depth of 45 feet, where a new level was established. After about 220 feet of drifting had been done, stoping operations were carried on above the level.

Ten men were employed in this section from August to December.

About 731 tons of fluorspar was produced during the year.

Trent Mining Syndicate, Limited

The Trent Mining Syndicate, Limited, which was incorporated in November, 1939, has an authorized capitalization of 35,000 shares of $1 par value, of which 24,012 have been issued. The officers and directors are: H. R. Cory, president; W. R. Cory, secretary-treasurer; S. R. Westfall, S. J. Jenners, R. G. Weddell, and H. Wessells, directors. The head office is at Trenton.

The syndicate carried on operations on the Ben Lee property on the east half of lot 1, concession I, Madoc township, Hastings county, from July 15 to November 15.

A new headframe was erected over an old shaft on a vein, and the shaft was deepened 20 feet to a total depth of 50 feet. At a depth of 20 feet from surface 104 feet of drifting was done to the south, and at 30 feet from surface 54 feet of drifting was done to the north.

A single-drum Canadian Ingersoll-Rand hoist was installed.

There were 203 tons of crude fluorspar ore shipped.

Seven men were employed. W. Badgley was foreman. The mine address is Madoc.

Wood Land Mineral Company

The Wood Land Mineral Company, 19 John Street South, Hamilton, conducted operations on the South Reynolds property on lot 7, concession XIII, Huntingdon township, Hastings county, from November 16, 1942, to July 21, 1943.

Some years previously, a fluorspar vein on the property had been opened for about 150 feet. The present operators installed a portable mining plant consisting of a boiler, hoist, and compressor. A temporary headframe and buildings to house the equipment were erected. The sinking of a shaft on the vein was begun, and the shaft had reached a depth of 30 feet when the operation ceased.

A small amount of fluorspar was produced.

Arthur I. Land, one of the partners, directed operations, and L. Burkett was in charge at the property. Ten men were employed.

GOLD

Aunor Gold Mines, Limited

Aunor Gold Mines, Limited, was incorporated in May, 1939, with an authorized capitalization of 2,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: Jas. Y. Murdoch, president; J. R. Bradfield, secretary; R. G. Rudolf, treasurer; Russell Horsfall and C. H.

Windeler, assistant secretaries; Harold Pinnock, assistant treasurer; A. L. Ellsworth, N. C. Urquhart, and W. S. Mitchell, directors. The head office is at 1600 Royal Bank Building, Toronto. The mine address is Box 420, Timmins.

The property consists of 11 claims, containing approximately 360 acres, in Deloro township, Porcupine area, district of Cochrane. Of these, 8 claims are owned by the company, 1 is under option, and 2 are leased.

Mining and milling operations continued throughout 1943. During the second half of the year the 3-compartment, vertical shaft on claim H.S. 850, was deepened from 1,580 to 2,071 feet. A 48- by 36-inch, single-drum Canadian Ingersoll-Rand hoist, installed at the 700-foot level, was used for the sinking. The preliminary rounds were taken out for stations at 1,625, 1,750, 1,875, and 2,000 feet. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
250-foot	....	....	318	346	....	....
500-foot	....	....	....	110	....	....
625-foot	....	1,821	50	838	59	865
750-foot	37	3,259	....	694	....	778
875-foot	33	3,596	....	1,018	....	1,118
1,000-foot	167	7,025	113	868	62	3,564
1,125-foot	....	3,502	....	618	395	1,888
1,250-foot	91	4,165	....	968	279	1,133
1,375-foot	1,381	2,354	63	587	424	508
1,500-foot	1,460	3,075	357	842	351	351

The new 66- by 96-inch, double-drum Canadian Ingersoll-Rand hoist, which had been installed late in 1942, was put into service in February, 1943. An Akins classifier was added to the mill equipment during the year.

The following is taken from the manager's report for the year ending December 31, 1943:—

> During the year, stoping operations were carried on between the 750- and 1,375-foot levels. Grade of ore recovered was slightly better than in the preceding year.
>
> Development was carried out principally on the two bottom levels at the 1,375- and 1,500-foot horizons.
>
> New ore put in sight more than compensated for ore extracted and milled.

ORE DEVELOPED BY DRIFTING

Level	Length	Width	Reduced grade	Tons per vertical foot
	feet	feet	ounces	
1,250-foot	91	5.1	0.255	38.7
1,375-foot	1,381	5.3	.404	609.9
1,500-foot	968	5.4	.292	435.6

> Some 2,440 feet of ore, averaging 0.318 ounces gold per ton, reduced across an average width of 5.3 feet, was developed during the year. This is the equivalent of 77 per cent. of the total drifting, exclusive of slashing. Supplementary diamond-drilling shows the ore on both the 1,375- and 1,500-foot levels to be greater than drift width in many places.
>
> A total of 14,920 feet of underground diamond-drilling was completed. The drilling consists of flat holes drilled from the main drifts and stopes at regular intervals across the ore zone.
>
> At the end of the year, ore reserves in the developed portion of the mine are estimated as follows:—

ORE RESERVES

	Tons	Per cent.	Grade
			ounces
Broken	9,500	1.6	0.241
Proved	459,540	78.2	.327
Probable	118,860	20.2	.304
Total	587,900	100	.321

MILLING STATISTICS

Dry tons milled	159,436
Average tons per 24 hours	436.81
Head assay (ball mill)	0.314
Calculated head (mine bullion assay)	0.321
Tailings loss	0.0088
Total recovery	97.25

SOURCES OF ORE, 1943

	Tons	Per cent.
Development	16,113	10.11
Drawn above 1,000-foot level	29,666	18.61
Drawn from 1,125-foot level	58,029	36.39
Drawn from 1,250-foot level	50,331	31.57
Drawn from 1,375-foot level	5,300	3.32
Total	159,439	100

During the year, 2,971 man hours were spent on war work in the machine shop. Each job undertaken was completed on schedule. The company derives no profit from this work.

Shipments of scheelite ore amounted to 10.18 tons.

Starting October 1, 1943, the directors of this company authorized, and the Department of Labour approved, the payment of six days' vacation with pay annually to all employees who are employed by this company for a period of one year or over.

As of November 1, 1943, a medical plan was put into force. This plan, which provides for full medical care and hospitalization for all Aunor employees and their immediate families, is paid for jointly by the employees and the company. Married men pay $3.15 per month and single men $2.05 per month. The company's contribution is $1.10 per month per employee plus a further $4.00 per year per employee.

Stanley S. Saxton was manager, employing an average force of 295 men, of whom 204 were underground and 25 in the mill.

Berens River Mines, Limited

Berens River Mines, Limited, which was incorporated in July, 1936, has an authorized capitalization of 2,000,000 shares of $1 par value, all of which have been issued. The company is a subsidiary of the Newmont Mining Corporation. The officers and directors are: H. De Witt Smith, president; John Drybrough, vice-president; H. E. Dodge, secretary-treasurer; A. W. Burt and Carroll Searls, assistant secretaries; Gus Mrkvicka, assistant treasurer; F. M. Connell, Philip Kraft, and E. D. Birchard, directors. The head office and mine office are at Favourable Lake. The secretary's office is at 14 Wall Street, New York.

The property consists of 39 claims, approximately 1,550 acres, situated some 3½ miles east of South Trout lake, which is 8 miles east of Favourable Lake, in the Patricia portion of Kenora district.

Operations continued throughout 1943. The 3-compartment, vertical shaft on claim Pa. 116, was deepened from 1,502 to 1,898 feet, and levels were established at 1,550, 1,700, and 1,850 feet. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot	17	1,175	....	266	245	588
250-foot	....	1,650	....	362	....	690
375-foot	....	2,224	....	674	....	654
500-foot	....	1,411	....	358	....	580
650-foot	....	879	....	245	....	625
800-foot	....	1,311	....	426	....	855
950-foot	....	1,459	....	338	127	848
1,100-foot	88	989	121	503	....	193
1,250-foot	330	837	216	612	78	208
1,400-foot	175	294	61	714	230	277
1,550-foot	403	403	1,602	1,602	....	....
1,700-foot	....	....	83	83	....	....
1,850-foot (station only)	....	....	....	....	....	....

Diamond-drilling consisted of 99 holes, totalling 7,551 feet, all from underground.

During the year the compressor- and hoist-room was enlarged, a tractor garage built, and an isolation ward added to the hospital. The zinc flotation plant begun in 1942 was completed and put into operation in May. The equipment in the plant consists of the following: 10- by 10-foot Denver Wallace low-head type, super-agitator, with tank; 10-cell Denver Sub-A flotation machine, with a capacity of 200 to 250 tons per day; 9- by 11-foot Denver thickener, with tank and 2-inch diaphragm pump; 6- by 4-foot Eimco drum filter, metallurgical type, with a capacity of 10 to 15 tons per day.

The following is taken from the manager's report for the year ending December 31, 1943:—

> Development on the 1,400-foot level in the No. 1 zone proved disappointing, but stoping above the level has yielded more ore and of a better grade than was shown in the section on level.
>
> The 1,550-foot level development to date shows improvement over the 1,400-foot level in the same section, with two shoots averaging 0.29 ounces per ton gold and 10.6 ounces per ton silver over an average width of 8.1 feet for a length of 168 feet.
>
> On the 1,550-foot level, a crosscut is being driven approximately 1,700 feet north from the shaft to develop the No. 3 zone, which was explored by surface-drilling in 1942 to a depth of 850 feet. At the year end, the heading had advanced 900 feet and cut two narrow veins which carried low gold and silver values. These veins will be further explored.
>
> ### Ore Reserves
>
> Ore reserves decreased sharply during the year as mined-out ore was not replaced, due partly to lack of development work caused by manpower shortage and partly to disappointing development results on the 1,400-foot level horizon as shown by work to date. As of December 31, 1943, ore reserves are estimated at 53,030 tons, averaging 0.31 ounces gold and 10.65 ounces silver, compared with 124,700 tons, averaging 0.35 ounces gold and 10.1 ounces silver on December 31, 1942.
>
> ### Exploration
>
> No exploration was done outside of the present mine property.
>
> ### Mill Operation
>
> During the year, 53,255 tons were milled, an average of 145.9 tons per day. Mill heads averaged 0.313 ounces gold and 9.97 ounces silver. The above compares with 86,850 tons milled in 1942.
>
> Metal recoveries, as compared with previous years, were increased, due to closer laboratory control, and were as follows:—

	Gold	Silver
	per cent.	per cent.
Cyanide precipitates	97.02	80.16
Flotation concentrates	.30	8.35
Total, 1943	97.32	88.51
Total, 1942	96.81	85.69
Total, 1941	95.95	86.03
Total, 1940	95.66	82.20

Production

Net recoverable metals produced during the year 1943 were as follows:—

	Gold	Silver	Value
	ounces	ounces	
Cyanide precipitates	16,086	429,565	$829,286.87
Flotation concentrates	22	39,002	[1]90,898.26
Total	16,108	468,567	$920,185.13

[1] Includes value of base metal production.

Net recovery per ton milled averaged $15.57 per ton from cyanide precipitate and $1.71 per ton from flotation concentrate, a total of $17.28. This includes the value of zinc which was not previously recovered.

Costs

Operating costs were $12.59 per ton, as compared with $9.05 for the previous year, as follows:—

	Per ton milled	
	1942	1943
Development	$0.96	$1.46
Mining	5.16	7.19
Milling	1.96	2.66
Mine operating costs	$8.08	$11.31
Transportation and refining charges:		
Precipitates	$0.32	$0.33
Lead concentrates	.65	.22
Zinc concentrates	....	.73
Total transportation and refining costs	$0.97	$1.28
Total costs	$9.05	$12.59

Higher costs in 1943 were due largely to the decrease in tonnage milled, from 237.9 tons per day in 1942 to 145.9 tons per day in 1943, and to a lesser extent to the extra cost for zinc recovery and higher transportation and freighting charges.

Capital Expenditures

Apart from the expenditure for the plant for the production of zinc concentrates and a tractor garage, capital charges were confined to minor extensions and improvements.

Mill—zinc plant extension	$26,630.47
Compressor- and hoist-house	1,056.75
Shops	140.11
Hospital	400.33
Garage	901.48
Total	$29,129.14

E. J. Martin was manager until August, when he resigned and was succeeded by C. W. MacDonald. An average force of 191 persons was employed. Of these, 119 men were in the mine, 17 in the mill, and 44 on surface.

Bidgood Kirkland Gold Mines, Limited

Bidgood Kirkland Gold Mines, Limited, was incorporated in March, 1933, with a capitalization of 2,000,000 shares of $1 par value, which was increased to 4,000,000 shares in 1935. All the shares have been issued. The officers and directors are: W. J. Lawson, president; O. L. Knutson, vice-president; J. M. Macintosh, secretary-treasurer; W. Harrison, assistant secretary; A. E. Belcher and S. K. Learie, directors. The head office and mine office are at Kirkland Lake. The executive office is at 357 Bay Street, Toronto.

The property consists of 23 claims, approximately 753 acres, in Lebel township, Kirkland Lake area, district of Timiskaming.

The property is in two sections, known as Nos. 1 and 2 workings. The shafts are about 4,275 feet apart. The No. 1 section has not been operated since June, 1940.[1]

Operations at the main or No. 2 working continued throughout 1943. The vertical, 3-compartment No. 2 shaft on claim L. 9,882 was deepened from 1,385 to 1,561 feet. There are three winzes in this section. No. 1 winze, collared at the 500-foot level, 410 feet southeast of the shaft, is 292 feet deep. No. 2 winze, collared at the 775-foot level, 738 feet southeast of the shaft, is 1,278 feet deep. No. 712 winze, also collared at the 775-foot level, about 500 feet southwest of the shaft, runs at an angle of 65 degrees to a depth of 900 feet from surface. The deepening of the shaft was accomplished by crosscutting from the 1,525-foot level of No. 2 winze to the shaft location and raising from that point. A sump was sunk 36 feet below the 1,525-foot level. A level was established at a depth of 1,400 feet in the shaft.

The following table shows the development work done in the No. 2 section during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot (No. 2 shaft)	....	1,521	....	900	....	....
250-foot (No. 2 shaft)	734	2,465	23	1,149	76	364
375-foot (No. 2 shaft)	....	265	....	332	....	178
375-foot sublevel (No. 2 shaft)	....	1,416	....	346	....	540
500-foot[2]	227	4,644	....	2,111	....	707
602-foot sublevel (No. 1 winze)	....	105	....	....	....	....
650-foot (No. 1 winze)	189	2,361	19	816	....	363
706-foot sublevel (No. 2 shaft)	....	513	....	146	....	62
775-foot[3]	....	1,676	....	1,310	....	396
900-foot (No. 2 winze)	....	911	....	264	....	205
900-foot sublevel (No. 712 winze)	....	440	....	314	....	....
1,025-foot[4]	....	2,836	....	1,200	....	156
1,150-foot (No. 2 shaft)	....	668	38	249	85	275
1,150-foot (No. 2 winze)	....	1,104	....	748	....	80
1,275-foot (No. 2 shaft)	....	1,204	....	169	120	273
1,275-foot (No. 2 winze)	....	743	....	106	....	73
1,400-foot (No. 2 shaft)	122	122	25	25	....	....
1,400-foot (No. 2 winze)	....	1,172	....	217	....	....
1,525-foot[4]	75	1,461	119	1,006	....	22
1,650-foot (No. 2 winze)	....	....	....	24	....	....
1,775-foot (No. 2 winze)	....	....	....	60	....	....
1,900-foot (No. 2 winze)	....	359	....	94	....	....
2,025-foot (No. 2 winze)	....	766	....	275	....	213

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[1] For an account of the work done to that date, see Ont. Dept. Mines, Vol. L, 1941, pt. 1, p. 10.

[2] Workings connected between No. 2 shaft and No. 1 winze.

[3] Workings connected between No. 2 shaft and Nos. 1, 2, and 712 winzes.

[4] Workings connected between No. 2 shaft and No. 2 winze

Diamond-drilling consisted of 60 holes, totalling 15,423 feet, from underground.

The following is taken from the report of the manager for the twelve months ending December 31, 1943:—

During the year, 49,835 tons of ore were milled, from which were recovered 14,377.86 fine ounces of gold worth $553,548.09 and 7,743.79 fine ounces of silver worth $2,989.08. Total bullion production amounted to $556,537.17, to which was added miscellaneous income of $1,423.72, making a total gross revenue of $557,960.89, or $11.20 per ton milled.

Exploration and Development

Only a small amount of development work was accomplished during the year. This consisted chiefly of drifting and crosscutting, diamond-drilling, and in deepening the main No. 2 shaft to open up new levels at the 1,400- and 1,525-foot horizons. Owing to the acute labour shortage, the shaft work was not completed until the end of the year. Consequently, the small amount of drifting which we were able to accomplish had to be done on the upper levels of the mine. One development crew only could be spared for this work, which consisted mainly of investigating diamond-drill intersections and trying to locate the faulted sections of veins in which we had previously developed ore bodies. Some small shoots of medium-grade ore were developed, but on the whole this work failed to open up any new ore bodies of importance.

On the 250-foot level, diamond-drilling has indicated a new vein, which lies to the south and east of the No. 2 shaft and about 450 feet north of the main break. This vein is in a large diorite mass, which has not been explored on any of the lower levels and may develop into something of importance. A heading is now being driven to explore the vein.

Summary of Ore Hoisted

Grade was taken from car samples taken as the ore was dumped into the loading pockets:—

	Tons	Grade	Per cent.
Hoisted from development	1,697	$6.14	3.39
Hoisted from stopes	48,268	11.31	96.61
Total	49,965	$11.14	100

Analysis of Operating Costs

	Total	Per ton milled (49,835 tons)
REVENUE:		
Gross bullion production	$556,537.17	$11.17
Miscellaneous income	1,423.72	.03
Total	$557,960.89	$11.20
EXPENDITURE:		
Development	$78,179.86	$1.57
Stoping	207,164.90	4.16
Milling	74,639.65	1.50
General charges (including Mint charges)	42,304.03	.85
Total	$402,288.44	$8.08
Mine operating profit	$155,672.45	$3.12

Milling Statement

Ore milled ... tons		49,835
Average tons per day		136.5
Per cent. running time		97.2
Average heads, gold (bullion plus tails)		$12.10
Gross value (gold)	$602,943.09	
Tailings loss	49,395.00	
Gold recovered in bullion		$553,548.09
Average tailings per ton		$0.99
Recovery per ton		$11.11
Extraction ... per cent.		91.8

MILL SUPPLIES AND REAGENTS PER TON MILLED

Grinding balls (ball mill, 4-inch; tube mill, 1½-inch	lbs.	3.00
Lime	lbs.	5.30
Cyanide	lbs.	.85
Litharge	lbs.	.74
Zinc (per ton solution precipitated)	ounces	.38

An average force of 115 men was employed, of whom 65 were in the mine and 9 in the mill. F. L. Smith is mine manager.

Bonetal Gold Mines, Limited

Bonetal Gold Mines, Limited, was incorporated in November, 1936, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,839,173 have been issued. The mine is operated under the direction of Broulan Porcupine Mines, Limited. The officers and directors are: B. W. Lang, president; W. F. James, vice-president; T. C. Newman, secretary-treasurer; F. G. Lawson, G. B. Webster, and F. J. Bowley, directors. The head office is at 372 Bay Street, Toronto. The mine address is Pamour.

The property consists of 8 claims, adjoining the Hallnor and Broulan mines on the west, in Whitney township, Porcupine area, district of Cochrane. Seven of the claims are owned by the company and one is held under option.

Operations continued throughout 1943. The vertical, 3-compartment shaft on claim P. 18,523 is 571 feet deep, with levels at 175, 275, 400, and 512 feet. The following table shows the development work on these levels during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
175-foot	6	787	....	407	....	159
275-foot	....	1,333	....	458	....	202
400-foot	6	1,496	60	629	216	743
512-foot	15	1,011	....	407	6	105

Diamond-drilling in 1943 consisted of 23 holes, totalling 7,692 feet, all from underground.

The following is taken from the mine manager's report for the year ending December 31, 1943:—

Production and Treatment

During the year, 31,351 tons of ore were mined and hoisted, of which 3,553 tons (11.3 per cent.) were removed on the sorting belt and the remaining 27,798 tons were milled in the cyanide plant of Broulan Porcupine Mines, Limited.

Production totalled $165,656.64, representing 4,298.58 troy ounces of fine gold and 418.17 ounces of silver. Average recovery was $5.28 per ton hoisted, or $5.96 per ton cyanided. Over-all recovery, including sorting, was 93.17 per cent., and recovery in the cyanide plant was 93.75 per cent.

Mining

Of the 31,351 tons treated during the year, 709 tons were obtained from development work, the balance from stoping operations. Approximately 4,942 tons of rock from sorting and development work and 8,902 cubic yards of sand were used as backfill.

General

No new ore was developed during the year. However, stoping in the No. 1 or sedimentary zone has revealed greater widths than at first anticipated, so that at the end of the year enough ore is available to maintain operations at the present rate for at least another year.

Operating Costs

Total operating costs for the year, including head office administration and general expense, amounted to $4.91 per ton of ore mined and hoisted, or $5.53 per ton milled. These comparatively low costs for treatment of a small tonnage could not be obtained were it not for our working agreement with Broulan Porcupine Mines, Limited.

About 30 men were employed, of whom 26 were underground and 4 on surface. Walter F. Brown was mine manager.

Broulan Porcupine Mines, Limited

Broulan Porcupine Mines, Limited, was incorporated in March, 1936, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,694,005 have been issued. The officers and directors are: B. W. Lang, president; W. F. James, vice-president; D. R. Michener, secretary-treasurer; R. B. Andrews, assistant secretary; G. B. Webster and J. B. Streit, directors. The head office is at 372 Bay Street, Toronto. The mine address is Pamour.

The property consists of 10 claims, 415 acres, in Whitney township, Porcupine area, district of Cochrane.

The mine and mill continued to operate throughout 1943. The vertical, 3-compartment shaft on claim No. 14,909, is 611 feet deep. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
173-foot	....	2,403	....	916	....	1,369
273-foot	....	2,714	....	722	99	1,383
398-foot	....	1,472	....	918	243	1,685
523-foot	1,716	7,172	....	482	114	1,000

Diamond-drilling during 1943 amounted to 88 holes, totalling 8,681 feet, drilled from underground. Of this, 5,125 feet was for development work and 3,556 feet for the obtaining of stope information.

The following is taken from the report of the mine manager for the year ending December 31, 1943:—

Production and Treatment

During the year, 131,747 tons of ore were mined and hoisted. Of this tonnage, 13,740 tons (10.4 per cent.) were removed on the sorting belt and the balance of 118,007 tons was milled in the cyanide plant.

Production totalled $1,101,944, representing 28,594.65 troy ounces of fine gold and 2,717.81 ounces of silver. Average recovery was $8.36 per ton hoisted, or $9.34 per ton cyanided. Overall recovery, including sorting, was 94.7 per cent., and recovery in the cyanide plant was 95.0 per cent.

During the year, 27,798 dry tons of ore were crushed and milled for Bonetal Gold Mines, Limited.

Mining

Of the 131,747 tons of ore hoisted during the year, 769 tons were obtained from development work, the balance from stoping operations. All stoping is done by cut-and-fill methods. In addition to the waste rock obtained from sorting and development work, 48,481 cubic yards of sand were obtained for backfill.

On the fourth level, the 401 east drift was advanced a total of 1,635 feet to reach the northwest corner of our most easterly claim. In the vicinity of hole No. 1,738 (mentioned in last year's report), a zone containing flat quartz stringers was driven through. At the end of the year, an area of 1,344 square feet had been opened up by slashing in this zone. Muck samples averaged $9.40 per ton at $35.00 gold. Results in an area immediately to the east tested by short diamond-drill holes have been disappointing. Considerable more work is necessary before the importance of this area can be assessed or any tonnage included in ore reserves.

Ore Reserves

Ore reserves as at December 31, 1943, are estimated to be 465,000 tons, having an average grade of 0.20 ounces of gold per ton. This figure includes a block of approximately 95,000 tons above the first level in which sufficient work has not been done to establish definitely tonnage and grade.

General

The Bonetal mine was operated by Broulan on a cost basis, and therefore the Broulan pay-roll includes all men employed at Bonetal. This arrangement has resulted in considerable savings to both companies.

In conjunction with nine other mines in the Porcupine district, your company entered into a medical plan, which provides complete medical, surgical, and hospital care for employees and their dependents. The plan, which is administered by the employees and physicians, is provided at a cost to employees with dependents of $3.15 and to single employees $2.05 per month. The company contributes $1.10 per month for each employee.

Operating Costs

Total operating costs for the year, including head office administration and general expense, amounted to $3.94 per ton of ore mined and hoisted, or $4.40 per ton cyanided.

About 156 men were employed, of whom 91 were underground and 65 on the surface. Walter F. Brown was mine manager.

Buffalo Ankerite Gold Mines, Limited

Buffalo Ankerite Gold Mines, Limited, which was incorporated in 1932, has an authorized capitalization of 1,000,000 shares of $1 par value, of which 701,679 have been issued. The officers and directors are: E. G. Kinkel, president and managing director; Jacob Betz, vice-president; George R. Feine, secretary; Clarence H. Leo, assistant secretary; Henry Kobler, treasurer; R. P. Kinkel, assistant treasurer and mine manager; A. J. Baldeck, Everett Bristol, Harry J. Carmichael, Henry J. Tiedt, and H. C. Loesch, directors. The head office and mine office are at South Porcupine. A business office is maintained at 2100 Rand Building, Buffalo, N.Y.

The company holds 1,171 acres in Deloro township, Porcupine area, district of Cochrane.

Mining and milling continued throughout 1943. The workings are in two sections, known as the North and South. The old Nos. 1, 2, and 3 shafts and No. 7 winze are no longer used. Operations are carried on through the vertical, 5-compartment No. 5 shaft, which is 3,474 feet deep, in the North section. In the South section, the 2-compartment No. 4 winze runs from the 425-foot level to the 1,050-foot level, and the 2-compartment No. 6 winze, collared at the 1,050-foot level, goes to a depth of 2,020 feet from surface. No. 6 winze is connected with No. 5 shaft by crosscuts on the 1,050- and 2,000-foot levels.

The following table shows the development work done during 1943 and the total:—

UNDERGROUND DEVELOPMENT WORK

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
170-foot	....	2,540	....	570	....	180
200- and 250-foot	....	4,600	....	1,256	....	288
300-foot	....	2,197	....	924	....	346
365-foot	....	3,909	....	1,529	....	975
425-foot	391	2,884	....	910	....	638
475-foot	....	4,002	....	3,880	....	1,256
550-foot	....	1,348	....	125	....	230
600-foot	....	4,019	....	2,730	19	755
675-foot	....	1,685	....	725	110	1,238
725-foot	....	2,712	....	657	....	1,610

UNDERGROUND DEVELOPMENT WORK—*Continued*

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
800-foot	....	4,526	....	765	290	794
875-foot	....	3,026	....	754	....	838
950-foot	....	2,233	....	696	....	....
1,000-foot	....	450	....	200	....	150
1,050-foot	....	8,624	....	6,145	267	1,713
1,250-foot	....	4,384	....	1,282	177	3,389
1,400-foot	341	5,362	35	911	260	2,903
1,550-foot	479	4,493	117	1,041	149	2,160
1,700-foot	38	3,135	....	975	153	1,840
1,850-foot	192	2,250	....	352	57	953
2,000-foot	....	2,076	126	3,385	52	1,177
2,200-foot	....	....	....	51	....	....
2,350-foot	....	357	51	3,375	....	41
2,500-foot (station only)	....	....	....	....	....	....
2,650-foot (station only)	....	....	....	....	....	....
2,800-foot	26	26	102	102	....	....
2,950-foot	186	186	454	454	....	....
3,100-foot	925	995	411	618	105	105
3,250-foot	603	797	1,146	1,354	178	178
3,300-foot (crusher station)	....	....	....	....	....	....
3,400-foot (loading pocket)	....	....	....	....	....	278
3,450-foot	....	....	....	30	....	....

Diamond-drilling during 1943 consisted of 8 holes, totalling 5,208 feet, from surface and 215 holes, totalling 32,752 feet, from underground.

The following is taken from the manager's report for the year ending December 31, 1943:—

Production

The mill treated 260,271 dry tons of ore with an average of 731.1 tons per day. This was a decrease of 27.38 per cent. over 1942 and 41.98 per cent. over 1941. The bullion recovery was $1,894,051.59. This was a decrease of approximately 22.71 per cent. over 1942 and 31.39 per cent. over 1941. The amount yielded was 49,151.332 ounces of gold. The average recovery was $7.277 per ton milled, as compared to $6.82 for 1942 and $6.15 for 1941. The increase over 1942 was 6.5 per cent.

The mine operating cost was $5.679 per ton, an increase of $0.563 per ton over 1942. This increase was due primarily to decreased tonnage, which increased fixed and distributed costs. The increase in the cost of supplies and the cost-of-living bonus also increased operating costs.

There was a 23 per cent. decrease in miners during the year, which was the primary cause of the reduction of tonnage. Most of the decrease in labour took place during the first four months of the year, but thereafter there was no material decrease.

Milling

Although there was a 27.38 per cent. decrease in tonnage during the year, the milling costs only increased $0.021 per ton. After certain equipment had been removed from the South mill to the North mill, all ore was milled in the North mill and the South mill was closed, which helped to reduce costs. The small increase of milling costs, notwithstanding the reduced tonnage, was particularly appreciated by the management by reason of the other rapidly increasing costs under existing conditions.

The following is a summary giving the average data of milling during the year:—

Tons milled		260.271
Tons milled daily		.731
Heads (gold, $20.67)		$4.095
Tails (gold, $20.67)		$0.185
Recovery per ton	$3.910	
Premium per ton	$3.367	
Total recovery per ton		$7.277
Gold ounces per ton		0.1888
Recovery (gold, $20.67)		$1,017,772.01
Recovery (present value)		$1,894,051.59
Average ounces per month		4,095.944

Mining, Development, and Exploration

Stopes above the 2,000-foot levels delivered 90 per cent. of the production hoist. The restricted development below the 2,000-foot level and the limited number of stopes that could be opened up curtailed production in this area.

Because of the lack of labour, there was a substantial curtailment of development. The only important development work during the year was on the 425-foot level in the South zone to prospect for ore above the No. 805 west stope and to provide stations to diamond-drill No. 3 vein system for a length up to 1,500 feet along the strike and 750 feet along the dip of this ore body. This heading has advanced 391 feet. Between the 1,250- and 2,000-foot levels in the South zone, there was a total of 1,303 feet of crosscutting and drifting. Further development to the west should be carried on in this area. There was practically no development work between the 2,000- and 2,850-foot levels.

On the 3,100- and 3,250-foot levels, North zone, there has been developed approximately 6,720 square feet better than average-grade ore.

A crosscut is being driven on the 3,250-foot level to connect the main No. 5 shaft to our North claims. It will be necessary to crosscut approximately 1,160 feet over the claim of an abutting property owner to reach our North claims.

The 2,350-foot level exploration crosscut was advanced only 51 feet during the year.

	Tons
Ore broken in production	232,268
Ore broken in development	31,646
Total ore broken	263,914

The ore and waste broken in production was 234,344 tons, and the cost was $2.406 per ton.

	Feet	Cost per foot
Diamond-drilling	37,960	$0.995
Drifts (linear advance plus slashing)	6,822	15.81
Major and other crosscuts (linear advance plus slashing)	2,715.5	14.48
Raises	1,723.5	16.08
Ore and waste passes	205.5	10.93

ORE RESERVES

	Tons	Value at $20.67		Value at $38.50	
		Per ton	Total	Per ton	Total
Positive ore reserves	296,086	$4.161	$1,232,079.15	$7.751	$2,294,874.09
Broken ore reserves	29,255	3.913	114,473.94	7.288	213,219.48
Total	325,341	$4.139	$1,346,553.09	$7.709	$2,508,093.57

There is only included in the above-mentioned ore reserves 26,159 tons below the 2,000-foot level in the North zone of a grade of $7.877. In making the computation of the ore reserves for the period ending December 31, 1943, it was not possible to include a larger block as positive ore because the major portion of the ore in this area had not been blocked out on three sides. At the time of this report, diamond-drilling and further development work indicates a substantial block of ore in this area.

Mine Operating Costs

The total mine operating costs are as follows:—

	Total cost	Cost per ton milled
Exploration	$37,962.17	$0.146
Development	168,867.44	.649
Mining	835,449.35	3.210
Milling	198,753.11	.763
General expense, mine (including cost-of-living war bonus)	237,095.59	.911
Total	$1,478,127.66	$5.679

Construction and General Improvements

The total capital expenditures for the year were $22,718.35. Used equipment sold during this period was $5,591.39. War-time machine shop work for the Government amounted to $41,948.38.

Completion of pumping stand-by system and purchase of a surface diamond-drill were the major purchases. Total mine expenditures amounted to $8,926.88.

A 40- by 16-foot addition was built east of the North mill, and two small filters and the vacuum system were transferred from the South mill. An improved assay crusher was purchased. Total mill expenditures were $8,663.47.

Several small houses on the property were purchased from former employees. The large bunk-house was altered for resident required employees.

An average force of 486 men was employed, of whom 320 were in the mine and 36 in the mill. E. C. Keeley is superintendent.

Central Patricia Gold Mines, Limited

Central Patricia Gold Mines, Limited, was incorporated in 1931 with an authorized capitalization of 2,500,000 shares of $1 par value, all of which have been issued. The officers and directors are: F. M. Connell, president; W. H. Connell, vice-president; Alan Cockeram, secretary-treasurer; C. R. Elliott, assistant secretary-treasurer; A. B. Mortimer, G. B. Webster, and L. Cohen, directors. The head office and mine office are at Central Patricia, and the administrative office is at 85 Richmond Street West, Toronto.

The main property, which includes the Central Patricia or No. 1 mine and the Springer or No. 2 operation consists of about 5,208 acres in Connell and Ponsford townships, Pickle-Crow area, Patricia portion of Kenora district. No work has been done at the No. 2 operation since June, 1940.

Operations at the No. 1 mine continued throughout 1943. The mine is operated from a vertical, 3-compartment shaft, 2,226 feet deep, and a vertical, 4-compartment winze, which is collared at the 2,050-foot level, about 1,400 feet northeast of the shaft and runs to a depth of 2,667 feet below surface. The following table shows the development work done during 1943 and the total:—

	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
MAIN SHAFT:						
125-foot	....	1,130	....	165	....	829
250-foot	....	885	....	267	....	548
375-foot	....	2,995	....	504	....	457
500-foot	....	1,627	....	289	....	785
625-foot	345	3,619	....	529	....	1,216
750-foot	39	2,248	....	357	116	1,335
875-foot	82	2,699	....	723	33	1,424
1,000-foot	....	2,386	....	514	31	1,569
1,150-foot	152	1,323	....	471	....	1,298
1,300-foot	....	3,188	....	609	....	1,130
1,450-foot	17	2.079	....	948	....	1,364
1,600-foot	....	2,332	....	602	28	1,332
1,750-foot	9	1,301	....	554	23	813
1,900-foot	....	1,921	....	668	41	969
2,050-foot	17	2,740	24	1,542	32	738
2,160-foot (waste pocket)	....	....	....	....	....	....
2,200-foot (station only)	....	....	....	....	....	....
WINZE:						
2,200-foot	468	620	....	302	368	368
2,350-foot	724	845	238	238	341	341
2,500-foot	451	667	....	240	271	271
2,650-foot	977	1,471	....	190	296	332

Exploratory diamond-drilling amounted to 14,599 feet, all from underground.

A total of 104,751 tons of ore and 10,518 tons of waste was hoisted during the year.

An addition to the hospital and four dwellings for Indian employees were built during the year. In order to utilize surplus power available in the area and to reduce the amount of labour required for cutting wood, an agreement was made with the Hydro-Electric Power Commission to take "at will" power at a favourable rate for heating purposes. A used 750 k.w. Kaelin electric boiler was purchased.

The following is taken from the manager's report for the year ending December 31, 1943:—

Production

The mill treated 104,451 tons of ore, from which was recovered 37,000.806 ounces of gold and 3,210.00 ounces of silver, valued at $1,425,771.33, an average recovery of 0.354 ounces of gold, or $13.65 per ton, representing 95.8 per cent. of calculated mill heads.

The average milling rate for the year was 286 tons per day, compared with 380 tons per day during the previous year, this reduction being entirely due to the labour shortage. During the latter part of the year the milling rate had fallen off to 220 tons per day, but this has since improved and milling rate is now stabilized at better than 250 tons per day. The labour shortage remains acute.

Ore Reserves

Ore reserves increased from 437,739 tons at 0.39 ounces per ton at the end of 1942 to 445,269 tons at 0.36-ounce grade.

Ore estimate as of December 31, 1943, was as follows:—

	Tons	Ounces per ton
Developed ore	386,446	0.36
Probable ore	23,146	.29
Broken ore	22,224	.32
Pillar ore	13,453	.50
Total	445,269	0.36

Costs

A comparison of costs on the basis of tons hoisted follows:—

	1943	1942	1941	1940
Surface exploration	$0.01	$0.08	$0.18	$0.13
Development and exploration	1.21	1.45	1.24	1.55
Mining	2.79	3.15	3.04	2.44
Milling	1.25	1.17	1.28	1.25
Bullion expense	.17	.15	.17	.19
General expense at mine	.93	.71	.63	.59
Administration expense	.33	.22	.23	.26
	$6.69	$6.93	$6.77	$6.41
Allowance for Dominion and Provincial taxes	$1.73	$1.27	$1.74	$1.95
Depreciation	1.06	.90	.97	1.18
Preproduction expense write-offs	....	....	....	.28
Total	$9.48	$9.10	$9.48	$9.82

War-time cost-of-living bonus, paid in accordance with Government Orders-in-Council, amounted to $41,964.72, equivalent to 40.1 cents per ton milled.

An average force of 202 persons was employed, of whom 85 were in the mine, 11 in the mill, and 103 on general surface work. R. E. Barrett is manager.

Chesterville Larder Lake Gold Mining Company, Limited

The Chesterville Larder Lake Gold Mining Company, Limited, which was incorporated in March, 1907, has an authorized capitalization of 2,000,000 shares of $1 par value. Of the 1,735,559 shares issued, 13,000 are held in trust for the company. The officers and directors are: L. J. Kearns, president and general manager; J. B. Streit, vice-president; E. V. Oag, secretary-treasurer; V. Sutton, assistant secretary-treasurer; W. F. James, H. W. Knight, and H. J. Kearns, directors. The head office is at 330 Bay Street, Toronto. The mine address is Kearns.

The property consists of 753 acres adjoining the Kerr-Addison mine on the east in McGarry township, Larder Lake area, district of Timiskaming.

Mining and milling continued throughout 1943. The vertical, 3-compartment main shaft on claim H.F. 404 is 1,703 feet deep, with twelve levels, the deepest being at 1,633 feet from surface. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1st	....	2,015	....	1,587	119	1,266
2nd	43	3,797	....	1,412	....	2,220
3rd	....	1,703	....	1,370	....	1,923
4th	....	1,277	....	1,077	....	1,217
5th	....	1,009	40	969	146	755
6th	....	776	....	992	198	687
7th	351	578	146	955	298	502
8th	358	413	395	741	226	424
9th	113	113	557	799	152	254
10th	166	166	794	801	....	....
11th	....	....	424	424	....	....
12th	....	....	686	686	....	5

Diamond-drilling during 1943 totalled 24,466 feet, all from underground.

The following is taken from the manager's report for the twelve months ending December 31, 1943:—

During the year, 196,687 tons of ore, having an average grade of $5.20 per ton, were mined and milled at a cost of $3.75 per ton. At the end of the year there were ore reserves of 470,000 tons, with an average grade of $5.62 per ton.

While essential supplies have usually been obtainable, the operation suffered greatly from a shortage of labour. This situation grew steadily worse until in October the tonnage milled averaged 388 tons per day and development work had to be greatly curtailed. There was some improvement in the labour situation during the last two months of the year.

Development

Little development work was carried on above the 7th level, where the "D" ore zone was explored. The crosscuts on all the lower levels were extended, and a drift was driven in the "C" ore body on the 8th level. A drift was started from the crosscut to the "21" ore body on the 12th level. The lower levels were partially explored by diamond-drilling.

Mining

The "A" ore body, which to date has supplied the bulk of the mill feed, now contains only 16.2 per cent. of the ore reserves. Mining the "C" ore body above the 3rd level and between the 4th and 5th levels was largely completed. This ore body was opened up at the 7th level, where one of the largest stopes in the mine is being worked. The "D" ore was mined down to the 6th level with the exception of some sill pillars.

The following table shows by levels and by zones the sources of ore mined during the year:—

ZONE:	Per cent.
A	66.45
C	19.51
D	14.04

Level:	
2nd	10.44
3rd	13.42
4th	46.15
5th	13.23
6th	3.21
7th	13.09
8th	.28
9th	.11
10th	.04
12th	.03

Ore Reserves

The following table of ore reserves includes all the ore in the explored portion of the mine above the 12th level:—

Zone	Tons	Ounces per ton
A	76,150	$5.97
B	28,550	5.62
C	245,500	5.28
D	77,500	5.20
F	8,800	5.20
21	33,500	8.36
Total	470,000	$5.62

This reserve includes 107,400 tons of broken ore.

Mill

During the year the mill treated 196,687 tons of ore, from which 24,539.985 ounces of gold and 1,324.60 ounces of silver were extracted.

An average extraction of 92.5 per cent. was achieved, tailings losses being $0.39 per ton. Tailings losses in 1942 were $0.52 per ton, and the improvement shown in 1943 was due to the finer grinding made possible by operating at reduced tonnage.

New Plant and Equipment

The heating plant was moved to a new location for greater efficiency, and a stand-by boiler was installed at a cost of $4,187.39. An arrangement was made with Kerr-Addison Gold Mines, Limited, to dispose of tailings jointly. The installation of the new pumps and pipe lines for this cost $5,351.98.

An average of 175 men was employed, of whom 111 were in the mine and 21 in the mill. L. T. Postle is manager.

Cochenour Willans Gold Mines, Limited

Cochenour Willans Gold Mines, Limited, was incorporated in April, 1936, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,961,655 have been issued. The officers and directors are: W. M. Cochenour, president; A. Mackenzie, vice-president; G. M. Huycke, secretary-treasurer; E. C. Cochenour and J. M. Macintosh, directors. The head office is at 801 Dominion Bank Building, Toronto. The mine address is McKenzie Island.

The company's property originally consisted of approximately 436 acres in Dome township, Red Lake area, Patricia portion of Kenora district, purchased from the Cochenour Willans Syndicate. In 1940, controlling interest was acquired in the 8 claims of Kelson Red Lake Gold Mines, Limited, adjoining to the east. The purchase of these claims was completed in 1943.

Mining and milling operations continued throughout 1943. The smelter was not operated.

The 3-compartment, vertical shaft on claim K.R.L. 322 is 423 feet deep. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
150-foot	428	4,958	140	2,613	139	1,326
275-foot	520	2,957	273	1,820	328	1,000
375-foot	955	4,352	175	2,068	297	1,021

Diamond-drilling in 1943 consisted of 58 holes, totalling 12,491 feet, from surface and 265 holes, totalling 36,989 feet, from underground.

At the end of the year it was decided to sink a vertical, 3-compartment shaft on claim K.R.L. 462 on the Kelson ground, about 1,900 feet northeast of the No. 1 shaft, to deepen the No. 1 shaft and connect the two shafts on the third level.

The following is an extract from the report of the mine manager for the twelve months ending May 31, 1944:—

Production[1] and Costs

During the year a total of 53,886 tons of ore was milled for a daily average of 147 tons. This is a reduction of 3,733 tons as compared to the previous year. Included in the total are 4,280 tons of ore recovered from the surface dump, and this graded 0.18 ounces ($6.93), or somewhat less than half of mine average grade.

Period	Production	Tonnage	Recovery per ton	Total costs per ton	Tails	Heads
Year ending May 31, 1944	$1,031,589.70	53,886	$19.14	$14.66	$0.78	$19.92
Year ending May 31, 1943	1,188,096.60	57,619	20.62	12.83	1.27	21.89
Year ending May 31, 1942	1,134,362.21	62,330	18.19	11.55	.94	19.13

All-time production amounts to $4,688,172.45 from 262,093 tons of ore. Average mill head was 0.498 ounces, or $19.20 per ton milled.

The following table gives comparative cost per ton and cost per ounce figures covering the two past fiscal years:—

	Cost per ton		Cost per ounce	
	Year ending May 31, 1944	Year ending May 31, 1943	Year ending May 31, 1944	Year ending May 31, 1943
Development	$1.260	$0.764	$2.533	$1.418
Slashing	.127	.110	.256	.205
Stope preparation	.056	.114	.112	.211
Diamond-drilling, underground	.542	.646	1.088	1.199
Diamond-drilling, surface	.458	.259	.922	.480
Surface exploration	.050	....	.099	....
Mining	3.332	3.072	6.700	5.699
Crushing and conveying	.194	.156	.390	.290
Milling	1.466	1.357	2.949	2.518
Flotation	.342	.387	.689	.717
General expense	.729	.637	1.465	1.183
Total operating costs, mine	$8.556	$7.502	$17.203	$13.92
Marketing and shipping concentrates	1.532	1.355	3.082	2.514
Deferred development	.797	.745	1.602	1.383
Depreciation	1.368	1.223	2.751	2.269
Head office	.450	.371	.907	.689
Taxes	1.956	1.634	3.936	3.030
Total costs	$14.659	$12.830	$29.481	$23.805

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[1] The following values are calculated on gold at $38.50 per ounce.

Mining

All levels continued to supply ore for the mill, and all three levels will continue to do so for several years. Below is tabulated the source and grade of ore for the past two years.

Level	Year ending May 31, 1944		Year ending May 31, 1943	
	Tons	Grade	Tons	Grade
Surface dump	4,280	$6.93	....	....
150-foot	8,900	14.22	15,575	$18.10
275-foot	22,050	17.75	24,913	17.30
375-foot	18,656	25.80	17,454	32.70
Total	53,886	$19.92	57,942	$22.00

Summary and Conclusions

The year under review has not been outstanding from the point of view of production and profits, and this was entirely due to the labour situation. The situation in this regard reached a serious stage during the summer of 1943 and then improved for a brief period from November, 1943, to March, 1944, when the supply of labour became most critical and remains so. We have been operating the mine with approximately half the number of men required for normal operations, and at the moment the underground crew consists of less than one-third our requirements. Anticipating just such a situation, it was decided that emphasis would be placed on development.

An average force of 118 men was employed during the year, of whom 56 were in the mine, 12 in the mill, and 50 on general surface work. W. P. Mackle is manager.

Coniaurum Mines, Limited

Coniaurum Mines, Limited, which was incorporated in July, 1929, has an authorized capitalization of 3,000,000 shares of no par value, of which 2,766,743 have been issued. The officers and directors are: H. Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary-treasurer; Thayer Lindsley, T. H. Rea, Fraser D. Reid, and D. M. Hogarth, directors. The head office is at 25 King Street West, Toronto. The mine address is Schumacher.

The company is the second of the name. The first company, which was incorporated in 1924 and went into receivership in 1929, had an issued capital of 1,200,000 shares of $5 par value and $800,000 in 7 per cent. bonds. The shares were exchanged on a basis of one new share for two old shares held. Bondholders in the old company were given the option of exchanging the $80 bonds for 120 shares of the new stock or redeeming them at par plus accrued interest.

The main property consists of 19 claims, approximately 760 acres, adjoining the McIntyre-Porcupine mine, in Tisdale township, Porcupine area, district of Cochrane. It comprises the former Goldale, Newray, Armstrong-Booth, and Strong Bow properties and three other claims.

Operations were continuous throughout 1943. The mine is operated through a system of vertical shafts and winzes, as shown in the following table:—

Shaft or winze	No. of compartments	Sinking in 1942	Total depth from surface
		feet	feet
Bishop shaft	3 to 2,000 feet. 4 to 3,666 feet.	....	3,666
Bishop subshaft (below 3,250-foot level)	2 and 3 to 3,500 feet. 4 below 3,500 feet.	....	5,641
Goldale shaft	2 to 400 feet. 3 to 1,000 feet.	....	1,020
No. 1 winze (below 2,000-foot level)	2	....	2,533
No. 2 winze (below 3,000-foot level)	2 to 3,500 feet. 3 to 5,000 feet.	....	5,028
No. 3 winze (below 2,000-foot level)	2	....	2,755

The following table shows the development work done during 1942 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
100-foot	....	90	....	71	....	19
150-foot	....	732	....	414	....	....
200-foot	....	171	....	....	....	490
250-foot	....	484	....	....	....	167
400-foot	....	3,831	....	7,168	17	907
500-foot	....	548	....	94	....	207
700-foot	....	3,082	....	3,390	....	1,834
770-foot	....	....	....	5	....	....
850-foot	....	1,189	....	497	....	209
900-foot	22	1,408	....	174	137	1,014
950-foot	....	168	....	....	....	....
1,000-foot	....	6,308	....	8,243	....	5,280
1,100-foot	....	141	....	43	....	61
1,125-foot	....	529	....	229	....	....
1,250-foot	....	3,660	....	4,881	....	2,716
1,300-foot	....	42	....	71	....	121
1,375-foot	....	247	....	....	....	....
1,500-foot	....	4,967	....	7,225	....	2,007
1,625-foot	....	469	....	....	....	8
1,750-foot	....	2,385	....	2,161	....	818
2,000-foot	....	4,002	....	5,138	....	2,318
2,125-foot	....	340	....	....	....	....
2,250-foot	....	1,112	....	335	....	519
2,300-foot	....	490	8	476	....	88
2,450-foot	29	777	....	617	232	1,504
2,500-foot	....	1,278	....	689	....	173
2,525-foot	172	172	....	....	12	12
2,600-foot	....	966	....	626	....	1,464
2,750-foot	....	1,976	....	2,339	487	3,023
2,825-foot	....	147	....	....	....	18
2,875-foot	64	101	....	224	125	437
2,950-foot	68	68	....	....	41	41
3,000-foot	25	2,471	....	6,258	54	4,618
3,225-foot	123	123	....	....	....	....
3,250-foot	47	2,407	....	3,072	25	2,544
3,300-foot	....	156	....	....	....	....
3,375-foot	92	92	....	....	....	....
3,500-foot	64	2,611	....	10,022	116	3,110
3,750-foot	105	2,244	....	2,175	70	3,130
3,800-foot	....	188	....	....	....	112
4,000-foot	14	3,678	....	1,428	82	3,740
4,100-foot	....	153	....	....	....	....
4,150-foot	131	1,324	....	250	....	695
4,250-foot	39	2,142	....	2,318	135	2,228
4,400-foot	79	725	....	....	9	200
4,500-foot	7	1,145	34	4,108	397	2,229
4,750-foot	72	291	110	2,473	378	565
5,000-foot	....	1,593	....	9,294	....	1,276
5,250-foot	940	1,236	2,631	4,116	334	338
5,500-foot	327	383	885	1,797	592	1,217
5,500-foot (loading pocket)	....	....	....	....	....	308

Diamond-drilling during 1943 consisted of 128 holes, totalling 36,963 feet, all from underground.

The following is taken from the company's report for the year ending December 31, 1943:—

Statement of Production by Years[1]

Year	Tons milled	Percentage recovery	Net value of metals recovered	Value per ton	Total operating costs	Operating costs per ton	Operating profit	Profit per ton	Price received per ounce of gold
1929..	103,293	96.60	$666,549.73	$6.45	$641,474.95	$6.21	$25,074.78	$0.24	$20.67
1930..	122,972	96.35	732,473.87	5.96	672,444.52	5.47	60,029.35	.49	20.67
1931..	130,585	96.03	829,970.54	6.36	649,175.52	4.98	180,795.02	1.38	21.96
1932..	144,654	95.70	944,349.13	6.53	728,387.13	5.04	215,962.00	1.49	23.33
1933..	145,657	94.60	934,406.63	6.42	591,035.98	4.06	343,370.65	2.36	28.91
1934..	138,114	95.14	971,760.27	7.04	755,531.29	5.47	216,228.98	1.57	34.51
1935..	151,055	95.94	1,120,873.95	7.42	947,011.68	6.27	173,862.27	1.15	35.17
1936..	168,715	95.73	1,373,388.35	8.14	1,111,986.43	6.59	261,401.92	1.55	35.04
1937..	166,980	95.19	1,444,383.75	8.65	1,194,224.68	7.15	250,159.07	1.50	34.98
1938..	188,975	95.79	1,654,332.13	8.75	1,128,892.26	5.97	525,439.87	2.78	35.19
1939..	187,405	95.89	1,733,106.61	9.25	1,111,246.49	5.93	621,860.12	3.32	36.32
1940..	185,455	96.35	1,849,829.83	9.97	1,087,107.62	5.86	762,722.21	4.11	38.50
1941..	186,885	96.09	1,853,130.39	9.92	1,147,307.80	6.14	705,822.59	3.78	38.50
1942..	162,390	96.30	1,646,068.37	10.14	1,044,575.83	6.43	601,492.54	3.71	38.50
1943..	111,455	97.40	1,176,485.77	10.56	787,442.49	7.07	389,043.28	3.49	38.56

[1] Commencing in 1929 when the new company was formed.

Dividends Paid

	Rate per share	Total
	cents	
1932	3	$80,923.41
1937	10	273,044.70
1938	15	411,381.85
1939	16	442,678.88
1940	18	498,013.74
1941	16	442,678.88
1942	13	359,676.59
1943	10	276,674.30
Total		$2,785,072.35

The following is taken from the general manager's report for the year ending December 31, 1943:—

Exploration and Development

This year operations have been on a reduced scale for reasons beyond our control. However, many places in the mine have been under exploration from the 900-foot down to the 5,500-foot level. Development has been concentrated on the 5,250-foot and 5,500-foot levels, with the greater part on the 5,250-foot level. This work has met with fair encouragement.

No. 47 vein on the 5,250-foot level has been further developed in ore, and No. 57 vein has been intersected in No. 10.5 crosscut. These veins are in porphyry and values are somewhat spotty, but with careful mining they will provide mill feed. No. 51 vein has been driven on for a distance of 181 feet in ore. No. 46 vein has been drifted for a distance of 110 feet, with both ends still open. This vein is a strong quartz vein and offers some promise. No. 52 vein has been cut in two diamond-drill holes, 140 feet north off the west end of M2 crosscut. This will be explored in No. 11 crosscut. No. 7 vein has been driven on for a length of 197 feet in ore.

On the 5,500-foot level, No. 58 vein has now been opened up for a distance of 250 feet in ore. This vein is in porphyry. The east end of these workings is being driven as a main drive to explore the ground to the east, where it is expected to locate the downward extension of Nos. 46 and 51 veins and to continue further east to prospect favourable indications that are known to exist.

Crosscut M2 will be extended west to explore the downward extensions of Nos. 47, 57, and 52 veins.

Operations

During the year it has been necessary to further reduce the mill tonnage from 360 tons per day as at December 31, 1942, to 280 tons per day. We have endeavoured to keep development and mining in step with tons milled and have managed to maintain the lateral work. However, raising has been somewhat held up. It will require some months, with sufficient labour, to get back to normal.

Labour Conditions

Labour conditions have shown few indications of improvement up to the present. Absenteeism is a serious drawback, over which we have no control. Holidays with pay have been allowed to all employees who have worked 300 days in the one year. The employee is then entitled to 6 days holiday with pay. This was put into operation on the first of October, 1943.

Improved Medical Plan

This plan provides medical services and hospitalization for all our employees and their dependents. Fees are as follows:—

Employees with family and/or other dependents	$3.15
Employees without family or other dependents	2.05
In addition the company pays per employee per month	1.10

This plan is similar to that of the Hollinger, which has been successfully operated for the past six years. Our plan was put into effect on the first of November, 1943. Up to date, it has functioned satisfactorily. We are associated with ten other mines of the Porcupine camp in this plan, and this association is known as the Porcupine Mines Employees' Medical Services Association.

Development

Footage driven in ore amounted to 1,556 feet, with an average assay value of 4.8 pennyweights per ton over a width of 4.2 feet. Raising in ore totalled 1,597 feet over a width of 3.7 feet, with an assay value 6.5 pennyweights per ton.

Broken Ore Reserves

After making the necessary adjustments, the broken ore reserves at the end of 1943 stand at 77,451 tons, with an estimated value of 5.86 pennyweights per ton. There has been a reduction of 11,222 tons. Cut-and-fill stoping will further reduce broken ore reserves from year to year.

Milling

During the year, the mill treated 111,455 tons of ore with an average recovery of $10.67 per ton, extracting 97.4 per cent. of the gold content and operating 364.7 days, or 99.9 per cent. of possible running time.

The average number of men employed was 223, divided as follows: mine, 144; mill, 22; general surface work, 56. John Redington is manager.

Continental Kirkland Mines, Limited

Continental Kirkland Mines, Limited, was incorporated in December, 1927, with an authorized capitalization of 5,000,000 shares of $1 par value. The officers and directors are: H. A. Guess, president; G. A. Brockington, secretary; J. C. Emison, treasurer; C. W. Bell, A. W. Holmested, and R. F. Goodwin, directors. The head office is at Kirkland Lake.

The property consists of 27 claims in Lebel township, Kirkland Lake area, district of Timiskaming.

No underground development work has been done by the company since 1938. In 1939 an agreement was entered into with Toburn Gold Mines, Limited, under the terms of which Toburn carried out a diamond-drilling campaign, made a geophysical survey, and is running a drift on its 2,475-foot level towards Continental Kirkland's west boundary. The drift was advanced 551 feet in 1943. A further reference to the work appears on page 162 of this report under Toburn Gold Mines, Limited.

Deep Lake Gold Mines, Limited

Deep Lake Gold Mines, Limited, was incorporated in March, 1938, with a capitalization of 3,000,000 shares of no par value, of which 1,520,878 had been issued at the end of 1943. The officers and directors are: Brice Bowman, president; Frank Lyons, vice-president; C. F. Schnee, secretary; E. B. Gill, treasurer and general manager; W. F. Kampf and Carl N. Schicker, directors. The head office and mine office are at Wawa. A business office is maintained at 109 North Union Street, Akron, Ohio.

The company's holdings consist of the Deep Lake and Stanley gold properties in township 29, range 23, Michipicoten area, district of Algoma, and a molybdenite prospect about 4 miles distant near Limer on the Algoma Central railway.

A small amount of open stoping was done on the 123-foot level of the Stanley mine during the first four months of 1943. Operations were then suspended.

An average of 6 men was employed. A. M. George was manager.

Delnite Mines, Limited

Delnite Mines, Limited, which was incorporated in October, 1934, has an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,978,767 have been issued. The officers and directors are: E. L. Koons, president; W. V. Moot, vice-president and managing director; C. L. Ingham, treasurer; W. S. Walton, secretary; Lewis R. Gulick, Harry Yates, Jas. Savage, and Alfred H. Sharpe, directors. The company is controlled by Sylvanite Gold Mines, Limited. The head office and mine office are at Timmins. The Toronto office is at 603 Royal Bank Building.

The property consists of 8 claims, containing approximately 306 acres, in Deloro township, Porcupine area, district of Cochrane, three miles southeast of the town of Timmins. It includes the former La Roche mine, the former Rendix or Martin claims, and a claim known as the Jarvis.

Mining and milling operations continued throughout 1943. The property has been developed through two vertical shafts, both on claim T.R.S. 825. The 2-compartment No. 1 shaft is 391 feet deep and is connected to No. 2 shaft on the 250- and 375-foot levels. The first level, developed entirely from No. 1 shaft at a depth of 125 feet, is not directly connected with No. 2 shaft. The vertical, 3-compartment No. 2 main shaft was sunk a further 416 feet to a depth of 2,266 feet in 1943. New levels were established at 1,875, 2,000, 2,125, and 2,250 feet. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot	....	1,938	....	1,163	52	372
250-foot	....	2,746	....	1,705	....	423
375-foot	36	1,976	....	1,119	....	1,045
500-foot	40	3,826	....	1,374	....	698
625-foot	73	3,286	127	774	....	396
750-foot	444	4,013	....	2,081	....	722
875-foot	....	2,748	....	453	....	506
1,000-foot	185	2,018	587	845	....	348
1,125-foot	....	1,635	....	131	....	370
1,250-foot	....	1,751	....	157	....	352
1,375-foot	12	1,395	....	226	....	326
1,500-foot	....	1,537	....	317	....	331
1,560-foot (pocket)	....	....	....	....	....	67
1,625-foot	....	962	....	529	19	194
1,875-foot (station only)	....	....	....	....	....	....
2,000-foot (station only)	....	....	....	....	....	....
2,150-foot (station only)	....	....	....	....	....	....
2,250-foot (station only)	....	....	....	....	....	....

Diamond-drilling during 1943 consisted of 31 holes, totalling 5,020 feet, from underground.

The following is taken from the manager's report for the year ending December 31, 1943:—

Production

Ore treated . . . tons		125,887
Gross value		$900,064.69
Bullion recovered:		
Gold (21,270.683 ounces at $38.500033)	$818,921.99	
Silver (1,942.59 ounces at $0.386)	749.84	
Total value		$819,671.83
Value per ton		$7.150
Recovery per ton		$6.511
Recovery per cent		91.07

PRODUCTION SINCE MILLING COMMENCED, JUNE 1, 1937

Fiscal year ending	Tons milled	Value per ton milled	Gross value	Recovery per ton	Total value	Average price per ounce
Mar. 31, 1938[1]	57,689	$7.01	$404,484.39	$6.41	$369,678.75	$35.17
Mar. 31, 1939	91,749	8.56	785,063.52	7.81	716,520.84	35.21
Mar. 31, 1940	114,922	7.78	894,640.71	7.12	818,312.96	37.04
Dec. 31, 1940[2]	99,342	7.22	716,875.50	6.70	665,391.28	38.50
Dec. 31, 1941	166,596	7.65	1,274,895.04	7.10	1,183,052.95	38.50
Dec. 31, 1942	172,727	7.53	1,299,700.68	7.07	1,220,662.79	38.50
Dec. 31, 1943	125,887	7.15	900,064.69	6.51	819,671.83	38.50

[1] Ten months.

[2] Nine months.

SUMMARY OF ORE AND WASTE HOISTED AND WASTE HANDLED

	Development	Stopes	Total	Backfill placed	
				Waste	Gravel
	tons	tons	tons	tons	tons
Ore	1,261	124,593	125,854	. . . .	. . . .
Waste	7,446	. . . .	7,446	12,875	16,485

Broken Ore Reserves

Broken ore reserves are estimated at 54,411 tons at a grade of 3.36 pennyweights per ton, which at $38.50 per ounce of gold gives a value of $6.47 per ton.

Costs

	Total costs	Cost per ton milled		Cost per fine ounce gold produced, 1943
		1943	1942	
OPERATING COSTS:				
Development and exploration	$77,678.44	$0.617	$0.471	$3.652
Mining	263,927.12	2.097	2.264	12.408
Milling	155,198.69	1.233	1.052	7.296
General mine charges after deducting sundry revenue	53,524.94	.425	.490	2.516
Administrative expense (partly mine)	24,563.43	.195	.140	1.155
Bullion marketing expense, including Mint handling and refining charges	9,201.16	.073	.077	.433
Shaft-sinking (written off)	8,738.98	.069	.195	.411
Total	$592,832.76	$4.709	$4.689	$27.871
OTHER COSTS:				
Provision for depreciation	$68,509.05	$0.544	$0.391	$3.221
Preliminary development (written off)	62,943.50	.500	.500	2.959
Provision for taxes	25,682.53	.204	.432	1.207
Total	$157,135.08	$1.248	$1.323	$7.387
Total costs	$749,967.84	$5.957	$6.012	$35.258

Summary

The mill tonnage was gradually reduced from 385 to about 300 tons per day. The average daily tonnage was 344.8.

Development work was continued on a reduced basis. In No. 2 shaft, one crew continued the work of sinking. The majority of the lateral work was done on the 750- and the 1,000-foot levels. On the 750-foot level, the No. 50 vein was fully developed and exploration was continued to test out other parallel breaks. On the 1,000-foot level, a crosscut was driven to No. 50 vein and some development work was done on it. Drifting was 26.2 per cent. in ore and gave a length of 207 feet, which averaged 4.53 pennyweights over a width of 5.41 feet.

During the year, 16,485 tons of gravel backfill were purchased and placed underground in various stopes.

The scheelite recovery plant was closed down in August. The war work in the machine shop ended in October.

Permission was obtained to grant holidays with pay to all wage-earners, and this privilege was made effective from November 1. Effective the same date, over 96 per cent. of all the employees became members of the local medical plan with complete medical, surgical, and hospital coverage for the employee and his family.

An average force of 162 men was employed, of whom 98 were in the mine, 18 in the mill, and 46 on general surface work. John Beattie is manager.

Dome Mines, Limited

Dome Mines, Limited, was incorporated under Dominion charter in 1923 to succeed the Dome Mines Company, Limited. The authorized capitalization is 2,000,000 shares of no par value, all of which have been issued. Of these, 53,332 shares are held by the trustees of the Employees Pension Fund.

The officers and directors are: Jules S. Bache, chairman; C. W. Michel, president and treasurer; J. H. Stovel, vice-president; Alex. Fasken, vice-president and secretary; E. P. Goetz, assistant secretary and assistant treasurer; C. C. Calvin, John B. Robinson, and H. H. Butterman, assistant secretaries; Morton F. Stern, Simon N. Stein, A. D. McRae, F. Warren Pershing, and Byron C. Foy, directors. The president's office is at 36 Wall Street, New York. The secretary's office is at 36 Toronto Street, Toronto. The mine office is at South Porcupine.

The company owns 53 claims and the beds of Porcupine and Simpson lakes in Tisdale and Whitney townships and 5 claims in Shaw township, Porcupine area, district of Cochrane, containing in all 2,857 acres.

The mine has been developed from the vertical shafts and winzes shown in the following table:—

Shaft or winze	No. of compartments	Total depth from surface
		feet
No. 1 shaft	3	105
No. 2 shaft	3	805
No. 3 or main shaft	5	2,456
No. 4 internal shaft (below 13th level)[1]	2	2,052
No. 5 internal shaft (below 16th level)[2]	3	3,137
No. 6 internal shaft (below 16th level)[2]	5	4,061
No. 1,802 winze (below 18th level)[1]	2	2,870
No. 2,309 winze (below 23rd level)[1]	3	[3]3,775

[1] Not being used for hoisting.

[2] Also connected with the main shaft on the 18th level.

[3] This winze was originally 722 feet deep below the collar, but has been partially stoped out.

The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
Unsegregated, from very old records	....	3,385	....	2,076	....	892
1st	....	1,580	....	2,394	....	2,329
2nd	....	49	....	144	....	26
3rd	173	6,689	....	5,596	167	5,486
4th	....	904	....	867	....	584
5th	384	8,692	53	6,787	150	6,179
6th	456	9,849	97	6,203	248	5,742
7th	458	11,202	283	5,792	....	6,214
8th	276	10,505	....	6,140	723	7,984
9th	....	10,704	....	5,271	47	5,241
10th	663	15,466	246	7,084	388	8,408
11th	491	17,739	77	6,600	838	9,212
12th	1,018	16,900	57	6,948	696	8,679
13th	1,467	15,432	16	6,089	192	5,386
14th	126	12,981	....	7,265	45	4,737
15th	486	8,498	23	3,844	....	2,584
16th	7	12,119	550	4,658	17	4,512
17th	363	6,610	....	1,381	235	1,850
18th	8	8,346	....	2,457	....	3,141
19th	149	1,798	....	249	....	427
20th	14	3,685	....	24	....	359
21st	8	842	....	....	....	310
22nd	8	447	....	8	....	310
23rd	....	6,219	....	2,186	....	1,324
24th	....	4,064	....	1,364	....	1,686
25th	....	3,291	....	1,102	....	1,284
26th	....	2,237	....	452	....	967
27th	....	1,873	....	735	....	825
28th	....	1,020	....	23	....	371
29th	....	723	....	8	....	470

The following is taken from the general manager's report for the year ending December 31, 1943:—

During the year 525,900 tons of ore was treated in the mill. In the course of mining operations we excavated 26,100 tons of waste rock, much of which was used in the cut-and-fill stopes, while the remainder was used as fill in old stopes. The 525,900 tons of ore milled yielded bullion containing 149,641 ounces of gold, the yield being 0.2845 ounces or 5.690 pennyweights per ton.

All values of ore, etc., will be expressed in pennyweights (dwts.) throughout this report. One pennyweight equals one-twentieth of an ounce, troy weight. At $38.50 per ounce for gold, one pennyweight is equal to $1.92½ in Canadian funds.

OPERATING STATEMENT

for the year ended December 31, 1943

EARNINGS:		
Bullion production		$5,772,520.51
OPERATING AND MAINTENANCE EXPENDITURE:		
Development and exploration	$337,492.46	
Mining, including hoisting	892,148.45	
Crushing and conveying	89,720.04	
Milling	421,859.74	
Refining and marketing	65,941.82	
Fire protection	8,152.66	
Warehouse expense	17,890.41	
Auditing expense	3,899.83	
Administrative expense:		
Mine office	164,825.74	
Executive office	84,190.01	
Registrar and transfer fees and expenses	17,019.59	
Insurance	14,703.04	
Taxes other than income	22,926.95	
Current contributions to pension fund	32,219.11	
		2,172,989.85
NET OPERATING PROFIT (before depreciation, income taxes, and outside exploration written off)		$3,599,530.66

Mining

The following table shows the source and grade of the ore milled, and this includes 75,900 tons of development ore of an average grade of 3.65 pennyweights per ton.

Source	Tons	Dwts. per ton
5th level to surface	49,354	4.57
Ankerite veins	171,548	4.54
23rd level and below	1,700	10.24
Remainder of mine, including approximately 104,600 tons from the Schumacher area	303,298	6.64
Total	525,900	5.78

Development

As skilled labour became progressively more scarce, the company was only able to maintain its tonnage by concentrating on mining and cutting down on development. Early in the year any development work below the 16th level had to be abandoned, and this was soon followed by the complete closing down of the No. 6 interior shaft, which serves all that area in the mine below the 16th level. By early summer development work was confined to that actually necessary to permit of mining known ore bodies.

A total of 20,292 feet of development work was done during the year. A small amount of work, 126 feet only, was done on the new waste-pass system being provided for distribution, from the surface, of fill material for the cut-and-fill stopes. This pass system is complete to the 11th level, and the rock work on same, but not the control chutes, has been completed to the 13th level.

There was also a sharp reduction of diamond-drilling during the year, and major exploration via this medium was abandoned. In all, 26,130.5 feet of diamond-drilling was done. Of this total, 16,577.5 feet was done for close-in exploratory purposes and as a guide to mining operations, while 9,553 feet of drilling was done in blast holes for the recovery of ore.

Ore Production

During the year the mine produced 525,900 tons of ore, which averaged 5.7766 pennyweights per ton. The stopes produced 450,000 tons, averaging 6.14 pennyweights per ton; and 75,900 tons, averaging 3.65 pennyweights per ton, came from development work.

Ore Reserves

The ore reserves are estimated at 2,426,000 tons, a decrease of 4,000 tons from the tonnage shown last year. The ore reserves are classified as follows:—

	Per cent.
Ankerite veins	21.4
23rd level and below	20.2
Remainder of mine	58.4

Mill

The following are the milling results:—

Ore treated	tons	525,900
Average grade treated	dwts. per ton	5.7766
Recovery	per cent.	96.98

Costs

The expenditure on mining was $892,148.45, or $1.70 per ton milled, as compared to $1.84 per ton milled in 1942. The expenditure on development was $337,492.46, or $0.64 per ton milled, as against $0.96 per ton milled in 1942. The total operating charges for the year were $4.132 per ton milled, as compared to $4.567 per ton milled in 1942. This drop in over-all operating costs was due to general conditions in the mine.

Employees' Medical Scheme

Late in the summer of 1943 the company joined the Porcupine Mines Employees' Medical Services Association.

Vacations with Pay

Late in the summer the company asked permission of the National War Labour Board to institute the practice of giving vacations with pay. This was granted as of August 31, 1943, under conditions laid down by the above board.

War Work

This work was continued during the year, but in the latter part of the year it slackened off somewhat. While there are fewer employees working on this there is still sufficient work ahead to keep the work going for many months. The work is carried on in co-operation with the other mines and machine shops in the district.

The company employed an average of 598 men during the year, of whom 277 were in the mine and 55 in the mill. J. H. Stovel is general manager, and Robt. E. Dye is assistant general manager.

Donhurd Prospecting Syndicate

The Donhurd Prospecting Syndicate was formed by agreement dated April 1, 1942, and filed in the office of the Provincial Secretary under the provisions of the Securities Amendment Act, 1940. The capitalization is 10,000 units of $1 par value. Donald F. Hurd is trustee and manager. Gordon A. Wilson and A. C. Kilgour are trustees. The syndicate has an office at 18 Taylor Avenue, Kirkland Lake.

The syndicate owns the property formerly known as the Bulldog gold mine in Boston township, Larder Lake area, district of Timiskaming.

In the summer of 1943 the old No. 1 shaft on claim No. 38,804 was recollared and dewatered to the 250-foot level, where samples were taken in an effort to locate the source of some scheelite ore that had been found on the surface dump. The operation ceased in September, and the workings were allowed to fill.

Hallnor Mines, Limited

Hallnor Mines, Limited, was incorporated in April, 1936, with an authorized capitalization of 2,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: J. Y. Murdoch, president; J. R. Bradfield, secretary; R. G. Rudolf, treasurer; H. Pinnock, assistant treasurer; R. Horsfall and C. H. Windeler, assistant secretaries; F. M. Connell, A. L. Ellsworth, Leo H. Timmins, and J. E. Perrault, directors. The head office and mine office are at Pamour. The executive office is at 1600 Royal Bank Building, Toronto.

The property consists of 160 acres in the north half of lot 7, concession V, Whitney township, Porcupine area, district of Cochrane, adjoining the west boundary of the property of Pamour Porcupine Mines, Limited.

The mine and mill continued to operate throughout 1943. The mine is served by a vertical, 3-compartment shaft, 2,244 feet deep. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
210-foot		1,650		1,224		317
360-foot		3,323		1,507		1,297
560-foot	114	4,316		1,615	11	1,867
760-foot		2,249		353		1,048
960-foot	15	3,177		571		1,376
1,110-foot		2,382		381		740
1,260-foot		2,713		622		405
1,410-foot		1,500		188	144	306
1,560-foot		2,603		208		95
1,860-foot (station only)						
2,010-foot (station only)						
2,160-foot		2,586		150	70	137

The following is taken from the manager's report for the year ending December 31, 1943:—

Mining

The work underground consisted of drifting, raising, diamond-drilling, and stoping. Due to shortage of labour underground, all drifting and raising had to be stopped early in the year; 129 feet of drifting and 225 feet of raising made up the year's total in these two classes of work.

Diamond-drilling was all done underground; 189 holes in all were drilled for a total of 15,238 feet. On the 2,160-foot level, 9 incline down holes were drilled; and in 8 of these holes towards the west end of the property, ore sections with values ranging from 0.13 ounce to 0.48 ounce gold per ton were found at various depths and over a length of 700 feet. The holes do not show a clear-cut continuous break but indicate possibilities for ore from the 2,500-foot horizon downwards.

Stoping was carried on on the 2nd, 3rd, 4th, 5th, and 6th levels with the major part of the ore coming from the 5th and 6th levels. A gradual change has been made from open square-set to cut-and-fill stoping during the year. The change in stoping methods is not yet completed due to shortage of men.

	Tons
Ore broken in stopes	103,819
Ore drawn off	104,547
Broken reserve	10,352

Although 104,547 tons of ore have been taken from the stopes and no new ore put in sight by development during the year, the ore reserves have only been reduced 23,510 tons to 607,376 tons with an average grade of 0.37 ounce gold per ton. Increased mining width in the stopes being operated at present account for the ore reserves being only slightly lower than last year.

Mill

The mill has been in continuous operation throughout the year with numerous short shutdowns for repairs, inspection of equipment, and power failures. The 8- by 8-foot ball mill operated 8,710.1 hours, or 99.43 per cent. of possible running time. The mill treated 105,544 dry tons of ore for an average of 289.16 tons per day. The mill tonnage ranged from 250 to 350 tons per day.

Bullion produced for the year had a value of $1,460,952.59 from 105,544 tons of ore for an average recovery of $13.84 per ton, compared with $17.90 per ton in 1942. The decrease in value is entirely due to the major portion of the ore coming from two of the larger lower-grade stopes.

General

There has been no scarcity of labour for carrying on surface operations, but underground all development had to be cut out in order to keep mining operations going, even at a reduced scale. Absenteeism also cut into operations underground. Where on surface the absenteeism was 0.6 per cent., underground it ran 13.8 per cent.

Permission was granted by the National War Labour Board to give one week's holidays with pay to all men who had completed one year's continuous service with the company. This holiday plan went into effect on October 1.

On November 1, Hallnor mine, in conjunction with nine other mines in the Porcupine camp, formed the Porcupine Mines Employees' Medical Association.

The machine shop has been steadily at work during the year on war orders of various kinds.

An average of 141 men was employed during 1943, of whom 80 were in the mine, 22 in the mill, and 39 on general surface work. A. L. Sharp is manager.

Hard Rock Gold Mines, Limited

Hard Rock Gold Mines, Limited, which was incorporated in January, 1934, has an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,990,074 have been issued. The officers and directors are: T. H. Rea, president; G. W. Rayner, vice-president; W. S. Walton, secretary-treasurer; A. B. Gordon, H. R. Aird, and Wm. W. Smith, directors. The head office and mine office are at Geraldton. The secretary's office is at 603 Royal Bank Building, Toronto 2.

The property consists of 17 claims, 845 acres, in Ashmore township, Little Long Lac area, district of Thunder Bay. It is accessible by automobile road from Geraldton, 4½ miles north of the property on the Longlac–Port Arthur branch of the Canadian National Railways.

The mine was first operated through the vertical, 3-compartment No. 1 shaft on claim T.B. 9,985 and No. 1 winze, which is collared at the 450-foot level about 375 feet south of No. 1 shaft. No. 2 shaft, vertical, with three compartments, is on claim T.B. 9,991, about 2,500 feet west of No. 1 shaft. No. 2 vertical winze is collared at the 475-foot level about 1,300 feet northwest of No. 2 shaft. The 450-foot level from No. 1 shaft and the 475-foot level from No. 2 shaft coincide, and a long drive at this horizon connected the workings of the two shafts. In 1939 a bulkhead was built in the long drift approximately 500 feet west of its junction with the main crosscut south from No. 1 shaft. The No. 1 shaft workings were then allowed to fill. Work since that time has been confined to the No. 2 shaft area.

Mining and milling operations continued throughout 1943. The following table shows the development work done during the year and the total amount in both sections of the mine:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 1 shaft (462 feet deep):						
200-foot		1,108		511		
325-foot		949		442		55
450-foot		2,043		598		74
No. 1 winze (143 feet deep):						
575-foot		636		102		
No. 2 shaft (1,410 feet deep):						
150-foot		3,984		1,911		1,029
250-foot		4,457		2,343		833
360-foot		1,594		382		584
475-foot		4,692		2,372		1,223
625-foot	513	513	227	227		
775-foot	586	586	13	81		
925-foot (station only)						
1,075-foot (station only)						
1,225-foot (station only)						
1,375-foot	1,753	1,753	225	274		
No. 2 winze (325 feet deep):						
625-foot		1,032		219		
775-foot		1,723	50	63		

Diamond-drilling in 1943 consisted of 5 holes, totalling 2,074 feet, from surface and 91 holes, totalling 21,052 feet, from underground.

A second storey was added to the carpenter shop during the year.

The following is taken from the general manager's report for the year ending December 31, 1943:—

Mining and Development

As a result of the continued decrease of labour, considerable difficulty was experienced throughout the year in maintaining operations even on a reduced scale. In August it was necessary to reduce the underground operations from three to two shifts per day. Early in December underground operations were increased to three shifts per day. Under these circumstances it was impossible to either maintain an adequate supply of ore going to the mill or to complete a satisfactory amount of development work during the year.

Development east of No. 2 shaft on the fifth level (625-foot level) has outlined an ore structure approximately 120 feet long and 14 feet wide. A considerable amount of coarse visible gold was exposed in this development work. Sampling results have been so erratic that it is considered unwise, at this time, to estimate the probable grade of this ore. For example, muck-sampling of drifting, slashing, and back-stoping gave an average of $4.95 per ton after excluding approximately 10 per cent. of the sample values, which in themselves averaged $271 per ton. Twenty-seven mill-head samples on this ore averaged $7.58 per ton.

Development on the tenth level (1,375-foot level) consisted of drifting directly east from No. 2 shaft parallel to the main iron formation and diamond-drilling north and south at regular intervals from this drift. Values of interest occur in the north diamond-drilling approximately 1,100 feet east of the shaft, 250 feet north of the drift. Five successive north holes indicated a definite shear zone in the iron formation over an east-west length of 400 feet, and diamond-drill core shows narrow sulphide intersections, which assayed from $1.15 to $36.19 per ton. A crosscut to investigate these values was started late in November. Two diamond-drill holes south from the tenth level east drift, 700 and 1,100 feet east of the shaft, intersected erratic values in quartz stringers 400 to 500 feet south of the drift. A crosscut is being driven south to explore this structure. The main east drift on the tenth level, the face of which was approximately 1,700 feet east of No. 2 shaft at the end of the year, will be continued east as an exploratory drift from which diamond-drilling at regular intervals will be continued.

No diamond-drill blast-hole stoping was done during the year, but several large stope pillars were prepared for this type of mining and will be blasted in 1944. Two large stopes above the second level were completed, and the surface pillar over them will be stripped of overburden and the ore recovered next summer.

The broken ore reserve was decreased from 121,000 tons to 111,000 tons during the year.

Ore Treatment

Of a total of 122,107 tons of ore hoisted, 24,734 tons were sorted and discarded as waste and 97,373 tons milled, including 1,597 tons of free-milling quartz ore from development headings. The average mill-head was $10.29 per ton.

The mill operated 80 per cent. of the running time. The monthly milling average (not including stored concentrates) was 8,114 tons, compared to 11,176 tons monthly average for the year 1942.

From May to November, inclusive, 3,906 tons of previously stored concentrates were roasted and cyanided. The average value of these concentrates was $18.03 per ton.

The total proceeds from bullion amounted to $926,543.84, including $59,341.61 recovered from stored concentrates treated.

The source and average value of ores treated was as follows:—

	Tons hoisted	Tons treated	Average value per ton treated
Sulphide ore	120,510	95,776	$10.34
Quartz ore	[1]1,597	1,597	6.86
Concentrates		3,906	18.03
Total	122,107	101,279	

[1] No sorting was done on this ore.

As a result of underground labour shortage, particularly during the latter half of the year, it was impossible to hoist sufficient tonnage from underground to maintain the mill at capacity. Hence, partially treated concentrates, which were stored in 1938 and 1939, were reclaimed and sent to the roaster in order to maintain that part of the process as close to capacity as possible. These concentrates are stored in the open and for that reason can be economically handled only during fair weather. From further investigation and information gained in treating this stockpiled material it would appear that the quantity of concentrates stored was less but the value per ton was greater than the original estimate, and the value recovered will, it is expected, approximate the amount previously estimated.

Ore Reserves

The total reserve of sulphide ore in the North vein system is estimated to be 290,000 tons, of which 111,000 is broken and in reserve in the stopes. The average grade is estimated to be $7.46 per ton. According to previous experience after sorting, this is estimated to be equivalent to 200,000 tons of an average value of $10.42 per ton.

To date sufficient work has not been completed on the free-milling quartz ores occurring on the fourth and fifth levels on which to base a satisfactory estimate, and for that reason no tonnage from such quartz ores has been included in the above-mentioned ore reserve.

The ore reserve does not include free-milling (quartz) ores in other parts of the mine.

Statement of Operations

The following is a statement of operations for the year ending December 31, 1943:—

	Total	Per ton milled (97,373 tons)	Per ton milled and sorted (122,107 tons)
INCOME:			
Proceeds from bullion[1] (ore milled, $867,202.23; stored concentrates treated (3,906.44 tons), $59,341.61)	$926,543.84	$9.5154	$7.5879
Interest on investments and bank balances	4,745.61	.0487	.0389
Total	$931,289.45	$9.5641	$7.6268
EXPENSES:			
Development	$96,587.59	$0.9919	$0.7910
Write-off of winze- and shaft-sinking expense, deferred	34,908.48	.3585	.2859
Mining	258,056.71	2.6502	2.1134
Milling	225,240.05	2.3132	1.8446
Applicable directly to stored concentrates treated (original cost up to storing, $30,677.27; subsequent treatment, $21,379.09)	52,056.36	.5346	.4263
Marketing bullion	10,546.15	.1083	.0864
General and administrative, after deducting sundry revenue	60,396.41	.6202	.4946
Expenses for stock transfers and audit, legal, and administration	21,030.47	.2160	.1722
Total	$758,822.22	$7.7929	$6.2144
OPERATING PROFIT FOR YEAR (before providing for depreciation, development write-off, and taxes)	$172,467.23	$1.7712	$1.4124
OTHER COSTS:			
Provision for depreciation	$110,613.24	$1.1360	$0.9059
Development charges written off	48,686.50	.5000	.3987
Provision for taxes on profit for year	5,000.00	.0513	.0409
Total	$164,299.74	$1.6873	$1.3455
Profit for year	$8,167.49	$0.0839	$0.0669

[1] Gold, 24,064.316 fine ounces; silver, 173.200 fine ounces.

The company had on hand at December 31, 1943, concentrates having an estimated recoverable value of $158,473.52.

The total costs per ton, as shown in the "Statement of Operations" under the headings "Per ton milled" and "Per ton milled and sorted," are distorted for the following reasons: The tonnages under these headings do not include the tonnage of stored concentrates treated; whereas, the total costs include the cost of handling and treatment and write-off of charges applicable to these concentrates.

As a result of the reduction of milling rate the total costs per ton are increased due to the fact that general overhead charges, including labour other than underground, could not be reduced in the same proportion.

General

On October 19, 1943, a formal working agreement was completed with the Hard Rock Mine Employees Union, which represents all the hourly rated employees. This agreement sets forth conditions of employment, wages, hours of work, adjustments of disputes, grievance procedure, and a "Vacation with Pay Plan" authorized by the National War Labour Board.

An average force of 139 persons was employed during the year. Of these, 66 men were in the mine and 29 in the mill. R. G. McKelvey is mine manager.

Hasaga Gold Mines, Limited

Hasaga Gold Mines, Limited, was incorporated in October, 1938, with an authorized capitalization of 5,000,000 shares of $1 par value, of which 2,875,006 have been issued. The officers and directors are: J. E. Hammell, president; C. S. Hamilton, vice-president; G. M. Huycke, secretary-treasurer; John Bland, assistant secretary-treasurer; A. G. Hattie, director of mining; Eola Hammell, director. The head office is at 25 King Street West, Toronto. The mine address is Box 320, Red Lake.

The company holds 51 claims, approximately 2,100 acres, in the Red Lake area, Patricia portion of Kenora district. The holdings consist of the former J. E. Hammell property, now known as the No. 1 operation, and the former Red Lake Gold Shore mine, in Dome and Heyson townships, and the Starratt-Olsen property in Baird township, called the No. 2 operation. The No. 2 operation has been idle since March 31, 1940. No development work has been done on the Red Lake Gold Shore mine since the company was formed, but the mill is used to treat the ore from the No. 1 operation.

There are two shafts on the No. 1 property: No. 2 shaft on claim K.R.L. 1,378 and No. 1 shaft some 2,500 feet to the east on claim K.R.L. 1,374. No. 2 shaft, which is vertical and has three compartments, is 235 feet deep with a level at 200 feet, on which 376 feet of drifting and 785 feet of crosscutting have been done. No work has been done in this section since January, 1939.

Operations in the No. 1 shaft area continued throughout 1943. The vertical shaft, which is 1,080 feet deep, has three compartments from surface to 500 feet and four compartments below that point. The vertical, 3-compartment winze, known as No. 3 internal shaft, which is collared at the 850-foot level 220 feet northwest of No. 1 shaft, runs to a depth of 1,673 feet from surface. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot	....	711	....	405	148	345
250-foot	....	936	....	639	143	567
375-foot	31	724	....	419	....	625
500-foot	74	2,556	....	694	....	568
560-foot sublevel	....	....	....	....	....	50
650-foot	....	1,542	....	353	....	545
850-foot	....	584	....	379	....	1,253
900-foot sublevel	....	197	....	30	118	191
1,050-foot	....	889	....	268	....	589
1,250-foot	24	754	....	283	128	396
1,415-foot sublevel	342	342	183	183	....	....
1,450-foot	....	459	85	447	....	522
1,600-foot	237	554	....	336	....	179
1,660-foot sublevel	....	....	....	....	....	72

During the year a building to be used as a garage and repair shop was erected, a 38- by 22-foot frame building was purchased and fitted as a warehouse, and a company residence was converted into an office. A used 42- by 30-inch double-drum Canadian Ingersoll-Rand PE-I electric hoist was bought from Madsen Red Lake Gold Mines, Limited, and put into service at the winze.

The following is taken from the report of the manager for the year ending December 31, 1943:—

Development

Due to acute labour shortage during the past year, development work was seriously curtailed. The work done consisted mainly of preparing known ore bodies for mining and providing the mine with required travelways.

Diamond-drilling

About 4,264 feet of core-drilling was completed in 56 holes. A considerable amount of the footage drilled during the year was for guidance in mining operations. Exploratory drilling from the 304 E drift indicated possibilities for ore which will bear further investigation. Holes from the west face of 1,602 W drift cut a fractured zone carrying some values, which should be investigated when it is possible to do so. Drilling below the 1,450-foot level in the region of the main ore zone returned some interesting values, which as yet have not been substantiated in the drifting on the 1,600-foot level.

Mining

There were 158,374 tons of ore broken in stopes, and 146,111 tons of ore were hoisted. Included in the latter were 3,348 tons of ore which were sent to the mill from development work. Some 3,175 tons of development waste were hoisted.

A summary of the source and grade of ore hoisted follows hereunder:—

Level	Stope	Tons	Grade[1]	Production
250-foot	210	1,838	$4.14	$7,609
	220	28,439	4.13	117,453
375-foot	340	277	2.10	582
500-foot	515	811	3.39	2,749
	530	281	3.04	854
	540	655	2.90	1,900
650-foot	610	5,157	3.30	17,018
	615 pillar	1,690	10.50	17,745
850-foot	815	20,217	4.23	85,518
1,050-foot	1,010	29,372	4.20	123,362
1,250-foot	1,210	51,340	5.25	269,535
1,450-foot	1,410	1,399	1.75	2,448
Ore passes		1,187	4.57	5,425
Total		142,663	$4.57	$652,198
Development		3,448	$3.07	$10,598

[1] Gold at $35.00 per ounce.

Ore Reserves

Ore reserves as of January 1, 1944, totalled 365,397 tons valued at $1,872,354.00, based on $35.00 per ounce for gold.

The summary and make-up of the ore reserve tonnage is as follows:—

	Tons	Average grade
Broken ore in stopes	95,613	$5.13
Ore in place in stopes	100,665	4.42
Ore in place in pillars	169,119	5.54
Total	365,397	$5.12

No new ore was developed to replace that milled during the year; some stopes did, however, produce more ore than had been expected from previous calculations. A considerable portion of the present ore reserves consists of sill pillars, many of which cannot be mined until all possibilities for ore beyond them are exhausted.

Milling

	Tons
Waste sorted	25,923
Ore crushed	120,318
Ore milled	146,241
Average tonnage ground	330
Average tonnage milled	401
Ounces recovered	18,430.420
Recovery percentage	96.12

SUPPLIES USED IN MILLING

	Total	Per ton milled
	lbs.	lbs.
Steel balls	329,441	2.25
Lime	183,760	1.256
Cyanide	66,845	.4057
Zinc dust	7,123	.0408
Lead acetate	60	
Muriatic acid	5,040	.03446
Hyflo-supercel	1,700	.0116

PRODUCTION[1]

	Per ton milled		Total	
	Ounces	Value	Ounces	Value
Heads assay	0.1237	$4.33	18,091.01	$633,360.50
Heads calculated	.1306	4.57	19,093.721	668,280.22
Tailings	.00505	.177	740.910	25,931.82
Silver as per Mint			7,740.83	

[1] Gold at $35.00 per ton.

Summary of Costs

	Total cost	Cost per ton	Cost per ounce
Development, including diamond-drilling	$27,644.19	$0.19	$1.50
Mining	230,695.30	1.58	12.52
Ore transportation (120,318 tons)	22,860.42	.15	1.24
Milling	145,319.02	.99	7.88
Camp maintenance	28,765.78	.20	1.56
Shipping and marketing	9,102.03	.06	.49
Administration	24,828.98	.17	1.35
	$489,215.72	$3.34	$26.54
Write-off:			
Building ($11,293.20) and equipment ($45,362.23)	56,655.43	.39	3.07
Pre-production development	12,040.34	.08	.66
Total	$557,911.49	$3.81	$30.27

SUPPLIES USED

All supplies	$136,033.01
Hydro power	40,254.29

LABOUR

Salaries, wages, and bonuses	$264,491.37

An average force of 124 men was employed, of whom 67 were in the mine and 27 in the mill. A. E. Pugsley is manager.

Hollinger Consolidated Gold Mines, Limited

Hollinger Consolidated Gold Mines, Limited, has an authorized capitalization of 5,000,000 shares of $5 par value, of which 4,920,000 have been issued. The officers of the company are: Jules R. Timmins, president; John B. Holden, vice-president and treasurer; P. C. Finlay, secretary. The directors are: Leo H. Timmins, Wilson Bell, James Y. Murdoch, Allen A. McMartin, John I.

Rankin, N. A. Timmins, and John McMartin. John Knox, who had been general manager for the company for many years, resigned from the position at the end of 1943 to assume the duties of consulting engineer. E. L. Longmore was appointed manager of the Hollinger mine. A. H. Wohlrab is assistant manager. The mine office and head office are at Timmins. The general office is at 602 Royal Bank Building, Toronto.

The main property operated by the company is located in Tisdale township, Porcupine area, district of Cochrane, and includes part of the ground underlying the town of Timmins. The company has numerous other holdings and interests. It owns and operates the Ross mine in Hislop township, district of Cochrane, and controls and operates Young-Davidson Mines, Limited,[1] in Powell township, Matachewan area, district of Timiskaming. It controls the Kam-Kotia Porcupine Mines, Limited,[2] and operates that company's copper-zinc property in Robb township, district of Cochrane, under the direction of the Wartime Metals Corporation.

Mining and milling operations at the Hollinger mine continued throughout 1943. The No. 27 internal shaft, which is being sunk below the 2,450-foot level, was continued a further 55 feet to a depth of 5,332 feet from surface. A total of 24,650 feet of drifting, 7,262 feet of crosscutting, and 326 feet of raising was added to the development work. Diamond-drilling amounted to 1,322 holes, totalling 181,830 feet, from underground.

The following is taken from the general manager's report for the year ending December 31, 1943:—

BULLION STATEMENT

Inventory, January 1, 1943:		
Gold in process ($20.67)	$226,817.24	
Premium on gold in process	179,369.27	
Silver bullion on hand	2,042.91	
		$408,229.42
Gross values produced in 1943:		
Ore milled	$11,920,168.92	
Tailings loss	440,921.52	
		11,479,247.40
		$11,887,476.82
Inventory, December 31, 1943:		
Gold in process ($20.67)	$221,639.40	
Premium on gold in process	179,703.44	
Silver bullion on hand	6,002.73	
		407,345.57
Bullion shipped during 1943		11,480,131.25
		$11,887,476.82

SCHEELITE STATEMENT

Shipments	$309,577.61
Inventory, December 31, 1943	nil
	$309,577.61
Inventory, January 1, 1943	32,065.00
Scheelite produced	$277,512.61
Tungstic oxide (WO_3) content of scheelite shipments....lbs.	233,807.06

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[1] See account on page 170 of this report.

[2] See account on page 66 of this report.

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration		$263,072.06	$149,046.16	$412,118.22	$0.3540
Surface services		70,971.18	42,470.72	113,441.90	.0974
Insurance, fire	$38,729.88			38,729.88	.0333
Insurance — group, sickness and accident, medical, and unemployment		219,620.78		219,620.78	.1887
Marketing bullion	115,003.27			115,003.27	.0988
Workmen's compensation		106,569.10		106,569.10	0915
Silicosis assessment		130,544.40		130,544.40	.1122
Milling charges		462,901.26	497,345.45	960,246.71	.8248
Mining charges		3,663,007.14	1,165,958.78	4,828,965.92	4.1480
Total charges	$153,733.15	$4,916,685.92	$1,854,821.11	$6,925,240.18	$5.9487
Cost-of-living bonus[1]				$453,184.33	$0.3893
Annual vacation[1]				15,775.02	.0136

[1] Distributed among the first and last two items above.

Employees

The average number of men employed during the year has been 2,106, distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration	26	Operation	93	Mill and refinery	146
Development	231	Maintenance	156	Technical	93
Production	1,102			Clerical	47
				Miscellaneous	126
				Ross mine	86
Total	1,359	Total	249	Total	498

The Mill

The milling results were as follows:—

Ore milled	tons		1,164,167
Average value per ton			$10.24
Gross value		$11,920,168.92	
Deduct loss in tailings		440,921.52	
Net value recovered			$11,479,247.40
Average tons per day			3,216
Per cent. of possible time run			82.7
Tons per 100 per cent. running time			3,889
Solution precipitated per ton ore	tons		1.27
Value per ton tailings			$0.38
Cyanide consumed per ton of ore	lbs.		0.501
Zinc consumed per ton of ore	lbs.		0.048
Zinc consumed per ton of solution	lbs.		0.038
Lime consumed per ton of ore	lbs.		2.149
Lead acetate per ton of ore	lbs.		0.008
Average value of pregnant solution			$7.82
Average value received per ounce of gold sold			$38.50

Ore Reserves

The ore reserves on December 31, 1943, consisted of 7,735,904 tons of a total value of $52,862,333, having an average value of 0.331 ounces, or $6.83 per ton. The ore reserves on December 31, 1942, consisted of 7,881,713 tons of a total value of $53,723,738, having an average value of 0.330 ounces, or $6.82 per ton.

In the calculations dealing with ore reserves, the price of gold at $20.67 per ounce has been taken as the basis of value, and the same minimum ore grade, namely $4.00, as used in former years, continued. Taking the price of the gold at $35.00 per ounce as the basis of value, the combined ore reserves had a total value of $89,510,480.00 at the end of the year.

Hollinger Mine

As a result of additional discoveries, there has been an increase in the amount of ore milled from developments above the 800-foot level, the percentage having risen to 38.2, as compared to 36.9 per cent. in 1942. Continuity of production from this zone is an important factor in maintaining our tonnage. The estimated ore reserve tonnage at the Hollinger mine is 167,815 tons less than the figure before reported, which decreases the gross value of our ore reserves by $983,642. As formerly, the estimate is based on gold at $20.67 per ounce. Due to the shortage of labour, development was chiefly confined to the more accessible areas.

The labour turnover in the year continued at a high rate. Under the circumstances, we reduced tonnage to an average rate of 2,972 tons per day and balanced our surface and underground operations to this tonnage.

The hoist mentioned in the last annual report for No. 27 shaft has been delivered and is now being installed. This will allow us to proceed with deeper development operations below the 5,000-foot horizon.

Scheelite

Following instructions from the Metal Controller, scheelite production was suspended on September 4, 1943, and all of the accumulated product was sold to the Dominion Government. While this operation was not profit-making, it was an important contribution to the war effort.

Young-Davidson Mine

The winter conditions in the open pit still hamper operations, and as in previous years milling was suspended as of January 1 and all available men placed on development operations. There were 192,727 tons milled, being an average of 771 per day with recovery of $4.01 per ton.[1] There were 1,165,759 tons of broken ore in the stopes at the end of the year.

Kam-Kotia Mine

During 1943, our Kam-Kotia copper property went into operation. The plant was financed by the Metals Reserve of the United States. A road 22.5 miles long was built from Timmins to the property, and the concentrate is trucked to rail at Timmins and shipped to smelter at Noranda.

Exploration

Due to labour conditions or regulations, no work was performed at the Mace mine, the Gillies Lake gold mine, or the Rundle mine in Newton township.

Ross Mine

The Ross mine consists of approximately 374 acres, which the company owns, on the north half of lot 1, concession II, and part of the south half of lot 1, concession III, Hislop township, district of Cochrane. Several blocks of claims around the Ross mine in lots 2 and 3 of concession III are held under option.

Operations continued throughout 1943. The mine is served by a vertical, 3-compartment shaft, 979 feet deep, known as No. 1, on the north half of lot 1, concession II. The winze below the 300-foot level is not now being used as a hoistway. The following table shows the development work done during the year and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
150-foot		2,294		1,091		786
300-foot	94	2,815		1,233	15	1,090
450-foot		4,170		3,160		1,657
600-foot	184	1,856		1,731		1,102
750-foot	102	333	495	1,673		448
900-foot	75	635	329	1,834		579

Diamond-drilling consisted of 49 holes, totalling 3,449 feet, all from underground.

There were 85,158 tons of ore mined, of which 85,125 tons were hoisted. The mill operated at an average daily rate of 233.5 tons and treated 101,409 tons of ore.

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[1] Gold at $35.00 an ounce.

The following is taken from the general manager's report for the year ending December 31, 1943:—

> The ore reserves as of December 31, 1943, were 679,059 tons of a total value of $3,232,351, having an average content of 0.230 ounces per ton. These figures compare with 675,053 tons of a total value of $3,110,114, having an average content of 0.229 ounces per ton, at the end of 1942. Taking the price of gold at $35.00 per ounce as a basis of value, the total value was $5,473,259 at the end of the year, an increase of 22,006 tons and $217,373.

J. J. Caty is resident manager. The mine address is Ramore.

Hoyle Gold Mines, Limited

Hoyle Gold Mines, Limited, was incorporated in February, 1938, with an authorized capitalization of 4,000,000 shares of no par value. In 1940 the capitalization was increased to 5,000,000 shares of no par value. All the shares have been issued. The officers and directors are: Thayer Lindsley, president; H. Whittingham, secretary-treasurer; J. M. C. Dunlop, A. G. Fulton, and W. B. Maxwell, directors. The head office is at 25 King Street West, Toronto. The mine address is Pamour.

The company holds 32 claims, approximately 1,280 acres, in Whitney and Cody townships, Porcupine area, district of Cochrane, including the property formerly known as the Lang mine, adjoining the Pamour Porcupine mine on the east.

On July 11, 1943, the 700-ton mill was destroyed by fire. Underground operations were suspended on July 31. The mine is being kept pumped until such time as it is possible to build a new mill.

The mine has been developed from a vertical, 3-compartment shaft, 1,800 feet deep, on the northwest quarter of the north half of lot 14, concession V, Whitney township (claim P. 7,673). The following table shows the development work done in 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
200-foot	559	2,353	14	950	170	1,336
400-foot	439	3,281		496	472	2,900
600-foot	290	2,676	54	669	291	1,984
800-foot		179				277
900-foot (loading pocket)						195
1,000-foot		321		102		
1,200-foot				60		
1,400-foot (station only)						
1,600-foot (station only)						
1,800-foot		2,357		657		22

Diamond-drilling amounted to 29 holes, totalling 2,190 feet, all from underground.

A total of 108,944 tons of ore was mined, of which the mill treated 105,606 tons.

An average force of 72 men underground and 26 in the mill was employed during the period of operation. An average of 30 persons was employed on general surface work throughout the year. J. M. C. Dunlop was manager.

Jerome Gold Mines, Limited

Jerome Gold Mines, Limited, was incorporated in February, 1939, with an authorized capitalization of 3,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: J. H. C. Waite, president; Jules R. Timmins, vice-president; G. C. Ames, secretary-treasurer; W. Harrison, assistant secretary-treasurer; P. C. Finlay, R. W. Hart, Chas. McCrea, J. A. H. Paterson, and Leo H. Timmins, directors. The head office is at 350 Bay Street, Toronto. The mine address is Jerome.

The company holds 62 claims, approximately 2,900 acres, south of Opeepeesway lake in Osway and Huffman townships, district of Sudbury.

During the first eight months of 1943 development work and stoping operations had to be greatly curtailed owing to shortage of labour. The mill continued to run until August 31, when operations were suspended.

On September 30, the sinking of the vertical, 3-compartment shaft from 835 feet to an objective depth of 1,100 feet was begun. At the end of the year a depth of 1,016 feet had been reached and sinking was continuing. A new level was established at 950 feet. Most of the development work for the year was done after the mill ceased operation. The following table shows the work done in 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
200-foot	....	3,539	....	658	121	744
350-foot	....	3,694	17	906	....	995
500-foot	46	3,188	....	447	....	876
650-foot	107	2,129	....	214	25	544
725-foot (loading pocket)	....	....	....	....	....	205
800-foot	....	992	....	193	....	....
950-foot (station only)	....	....	....	....	....	....

Diamond-drilling consisted of one hole, 2,065 feet in length, from surface and one hole, 30 feet long, from underground.

A total of 106,846 tons of ore was hoisted during the year.

The following is taken from the president's report for the year ending December 31, 1943:—

Mining and Development

Due to labour shortage it was impossible to develop new ore or proceed with normal stope preparation, and consequently it became necessary to draw on the broken ore reserves to feed the mill. Breaking in the stopes, which was continued until the end of milling in August, resulted in a total of 57,912 tons ore broken.

Milling

Mill operations to the end of August were as follows:—

Tons milled, Jan. 1 to Aug. 31		107,608
Tons milled per day		443
Mill operating time	per cent.	88.55
Average mill head	ounces gold per ton	0.185
Average tailings	ounces gold per ton	0.0150
Average recovery	per cent.	91.87
Gold produced	fine ounces (Mint)	18,640.89
Silver produced	fine ounces (Mint)	4,920.80

Of the total production figures above, 343.32 ounces gold and 112.93 ounces silver were obtained from the mill clean-up in September.

Costs

Operating costs to the end of August averaged $3.501 per ton milled. The marked decrease in costs was due to the lack of development work and stope preparation and the fact that only 53.8 per cent. of the ore milled was broken in the stopes during this period. Details of costs per ton milled are:—

Development	$0.050
Stope preparation	.174
Extraction	1.768
Milling	.795
Administration and general, including head office and mine and mill clean-up	.636
Bullion selling expense	.078
Total per ton milled	$3.501

Ore Reserves

When milling operations ceased, the ore reserves were estimated at 213,442 tons, averaging 0.166 ounce gold per ton, after making an allowance for 10 per cent. dilution.

An average of 120 persons was employed during the year, of whom 57 were in the mine and 56 on surface work. The average number of men employed in the mill during the period of operation was 7. E. E. Harris was general superintendent.

Kenwest Gold Mines, Limited

Kenwest Gold Mines, Limited, was incorporated in November, 1939, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,088,241 have been issued. The officers and directors are: W. M. Gordon, president and secretary-treasurer; C. A. Billings, vice-president; F. A. Riddell, secretary-treasurer; M. W. Leslie, assistant secretary-treasurer; R. A. Robertson and H. J. Coon, directors. The head office is at 10 Adelaide Street East, Toronto. The mine address, when operations are in progress, is Goldrock.

The company owns the former Big Master and Selby Lake properties, containing approximately 1,800 acres, adjoining the Elora mine about a mile from Goldrock in the Upper Manitou Lake area, district of Kenora. No work has been done on the Selby Lake section since 1938.

The Big Master section has been developed from a 3-compartment, vertical shaft, 638 feet deep, on claim H.P. 366. Mining operations continued from January 1 to May 31, 1943. No development work or diamond-drilling was done during the period. The following table shows the total amount of development work on this section:—

Level	Drifts	Crosscuts	Raises
	feet	feet	feet
80-foot	660	250	160
180-foot	485	65	100
270-foot	495	280	135
352-foot	600	200	.....
475-foot (station only)	.....	.....	.....
600-foot	923	.....	.....

There were 3,119 tons of ore mined and milled. The mill operated intermittently, a total of 1,021 hours, between January 1 and April 26.

A 20- by 20-foot frame refinery building was erected.

C. A. Billings was manager, employing an average force of 29 men.

Kerr-Addison Gold Mines, Limited

Kerr-Addison Gold Mines, Limited, was incorporated in April, 1936, with an authorized capitalization of 5,000,000 shares of $1 par value, 4,730,301 of which have been issued. The officers and directors are: Jas. Y. Murdoch, president; André Dorfman, vice-president and managing director; G. A. Cavin, secretary-treasurer; Oliver Hall, L. K. Fletcher, M. F. Fairlie, J. H. C. Waite, and J. H. Rattray, directors. The head office is at 80 King Street West, Toronto. The mine address is Virginiatown.

The property, which is in McGarry township, Larder Lake area, district of Timiskaming, includes the Reddick and Kerr-Addison claims taken over from Proprietary Mines, Limited, on incorporation and several claims acquired later. It consists of 32 patented and 3 unpatented claims, totalling 1,131 acres.

The following table shows the shafts on the property:—

Shaft	Claim No.	No. of compartments	Depth
			feet
Reddick (No. 2)[1]	H.J.B. 29	2	76
Kerr-Addison (No. 1)[2]	H.S. 166	3	716
No. 3	H.J.B. 30	5	2,806

[1] The Reddick shaft was sunk by former operators, who did 1,035 feet of crosscutting and 1,130 feet of drifting on a level at the bottom of the shaft.

[2] The Kerr-Addison shaft was sunk to a depth of 300 feet by the former operators and deepened to 716 feet by the present company. It has an adit level at 60 feet and is connected with No. 3 shaft on the 175-, 300-, 500-, and 700-foot levels. It is now used only as a ventilation shaft and manway.

Mining and milling operations continued throughout 1943. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
60-foot (adit)		283		1,248		
175-foot		7,471		872		2,253
300-foot	281	8,784		1,967		4,309
500-foot	991	8,494	498	1,876	85	4,113
700-foot	280	10,171	15	1,786	1,568	4,766
850-foot	1,286	6,483	67	1,826	291	1,243
1,000-foot	277	12,553		2,819	332	1,575
1,150-foot	592	4,209		866		518
1,300-foot	284	8,314	15	1,447		607
1,450-foot	324	3,224	65	1,098	152	764
1,450-foot (loading pocket)						43
1,600-foot (station only)						
1,750-foot (station only)						
1,900-foot (station only)						
2,050-foot (station only)						
2,200-foot (station only)						
2,350-foot (station only)						
2,500-foot	1,224	1,224	992	992		
2,650-foot	191	191	574	574	57	57
2,650-foot (loading pocket)					124	159
2,800-foot (station only)						

Diamond-drilling during the year consisted of 638 holes, totalling 95,894 feet, all from underground.

There were 676,059 tons of ore mined and hoisted, including 947 tons of scheelite ore. Of the latter, 540 tons averaging better than 1 per cent. WO_3 were shipped for treatment.

The following is taken from the report of the manager for the year ending December 31, 1943:—

A greatly reduced but continuous development programme was carried out in a planned effort to maintain the mine in a properly developed condition for the post-war period, so that a full crew may again be employed with a minimum of delay.

A reduced diamond-drilling campaign was also continued, the main object being the further probing of ore bodies and zones above the 1,450-foot level previously only partially developed. As a result of this work some new blocks of ore are now included in reserves, and these have a little more than made up for the tonnage milled during the year.

No. 6 ore body, discovered late in 1942 at the 1,450-foot level, was proved by diamond-drilling to have a length of 413 feet, widths up to 80 feet and, from work done so far, an indicated grade of better than mine average. Further diamond-drilling in No. 16 ore body indicates an additional 200 feet in length at and below the 1,450-foot level.

Ore Reserves

Ore reserves, all above the 1,450-foot level, total 8,244,236 tons, having a grade of 0.2002 ounce per ton after allowing for dilution. Broken ore, all above the 1,000-foot level, amounting to 544,359 tons, is included in the above figure. Considerable tonnages of ore above the 1,450-foot level are still only partially developed and hence not included in ore reserves.

Lower Development

Early in the year the new section of No. 3 shaft between the 1,450-foot level and the 2,650-foot level was placed in service, following which development of the 2,500-foot level was started. So far about 1,200 feet of drifting has been done. This, with horizontal diamond-drilling to the east of the main crosscut, has indicated a body of mineralized flow-type ore for a length of 400 feet, having a grade of 0.1956 ounce per ton over an average width of 49 feet. This ore is still open to the east. In the carbonate zone north of this, diamond-drilling indicates a substantial area of carbonate-type ore. Diamond-drilling from the west drift on this level has intersected good ore in a recently discovered flow, but its importance remains to be determined.

On the 2,650-foot level several hundred feet of crosscut has been driven, and a sump and pumping station have been excavated.

Production

Because of the reduction of daily tonnage, from 2,100 to 1,650 tons, started June 1, both tonnage treated and production were lower than for 1942.

SUMMARY OF PRODUCTION[1]

Tons milled	674,487
Total gold recovered ounces	130,192.28
Total silver recovered ounces	7,030.06
Average gold recovery per ton (0.1930 ounce)	$7.435
Average tailings loss per ton (0.0034 ounce)	$0.129
Average mill head value per ton (bullion plus tails, 0.1964 ounce)	$7.56
Total realized value of bullion (Canadian funds)	$5,015,127.68
Total realized value of bullion per ton (Canadian funds)	$7.435

COST SUMMARY

	Total	Per ton
Mine development	$322,857.08	$0.478
Stope development	109,257.36	.162
Mining	528,033.18	.783
Crushing and conveying	86,581.07	.128
Milling	350,019.39	.519
General expense	138,338.67	.205
Bullion marketing	57,063.29	.085
Total operating costs at mine	$1,592,150.04	$2.360

The net operating profit at the mine, before provision for depreciation, amortization of deferred development, and taxes was $3,422,977.64, or $5.075 per ton.

General

Again in 1943 a considerable quantity of war supplies, subcontracted from other companies, was turned out in the machine shop.

An average force of 344 men was employed, of whom 204 were underground, 33 in the mill, and 106 on general surface work. W. S. Row is manager.

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[1] Gold at $38.50 an ounce.

Kirkland Lake Gold Mining Company, Limited

The Kirkland Lake Gold Mining Company, Limited, was incorporated in November, 1915, with an authorized capitalization of 5,500,000 shares of $1 par value, of which 5,326,699 have been issued. The officers and directors are: J. B. Tyrrell, president; R. V. Le Sueur, vice-president; H. F. Cassidy, secretary-treasurer; V. H. Emery, managing director; A. C. Matthews, J. A. Dalton, and W. S. Walton, directors. The executive office is at 44 Victoria Street, Toronto. The head office and mine office are at Chaput Hughes.

The property consists of 11 claims, 334 acres, in Teck township, Kirkland Lake area, district of Timiskaming.

The depths of the shafts and winzes at the mine are as follows:—

Shaft or winze	No. of compartments	Total depth from surface
		feet
No. 1 shaft	2	894
No. 2 or main shaft	3	2,666
No. 1 winze (below 2,475-foot level)	4 to 2,975-foot 3 to 4,900-foot	4,914
No. 2 winze (below 4,900-foot level)	3	5,897
No. 3 winze (below 3,600-foot level)	3	4,897
1,000 winze (below 1,000-foot level)	2	1,124

There is a bulkhead at the 4,900-foot level.

Operations continued throughout 1943. The new No. 4 winze was collared at the 4,900-foot level, about 1,850 feet west of the No. 2 winze, in preparation for further sinking. The following table shows the underground development work done during 1943 and the total amount since 1922:—

UNDERGROUND DEVELOPMENT WORK

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
NO. 2 (MAIN) SHAFT:						
100-foot						171
200-foot						96
300-foot						179
400-foot		213		172		108
500-foot		445		345		58
600-foot		911		206		
700-foot		251		107		
800-foot		1,918		470		287
900-foot		754		391		185
1,000-foot		1,990		387		365
1,100-foot sublevel		552		236		173
1,200-foot		1,698		379		196
1,300-foot		1,484		648		321
1,400-foot				17		
1,500-foot				19		284
1,600-foot		2,614		1,892		
1,725-foot				27		168
1,850-foot		738		256		157
1,975-foot		1,186		499		230
2,100-foot		1,019		238		171
2,225-foot		774		464		59
2,350-foot		941		248		135
2,475-foot		1,183		486		163
2,475-foot (in Macassa ground)		2,538		279		

UNDERGROUND DEVELOPMENT WORK—*Continued*

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 1 WINZE:						
2,600-foot	....	961	....	405	....	176
2,725-foot	....	1,693	....	259	....	341
2,850-foot	116	2,124	....	310	....	91
2,975-foot	....	1,550	....	282	....	365
3,100-foot	....	1,396	....	195	....	153
3,225-foot	....	536	....	275	....	150
3,375-foot	....	1,007	....	84	....	166
3,475-foot	....	1,587	....	677	....	265
3,600-foot	....	2,461	....	3,401	....	239
3,750-foot	....	3,337	....	796	....	259
3,875-foot	....	3,246	....	1,517	....	340
4,000-foot	....	1,369	....	821	....	....
4,150-foot	....	2,332	....	929	....	228
4,300-foot	....	3,933	....	1,314	....	396
4,450-foot	322	7,280	24	2,293	110	567
4,600-foot	824	2,366	277	1,336	....	....
4,750-foot	576	2,780	974	2,068	6	713
4,900-foot	376	4,300	....	1,398	162	609
No. 2 WINZE:						
5,050-foot	....	1,108	....	516	....	245
5,200-foot	....	197	....	320	....	96
5,325-foot	....	723	....	210	....	383
5,450-foot	....	3,746	....	1,108	....	208
5,600-foot	....	1,027	....	70	....	310
5,725-foot	....	51	....	7	....	....
5,850-foot	....	418	....	97	....	....
No. 3 WINZE:						
3,725-foot	....	296	....	321	....	165
3,850-foot	....	360	....	192	....	165
3,975-foot	....	668	....	214	....	165
4,100-foot	....	903	....	152	....	207
4,225-foot	....	834	....	181	....	142
4,350-foot	....	1,136	....	254	....	220

The following is taken from the report of the managing director for the year ending December 31, 1943:—

ANALYSIS OF OPERATING COST

	Total cost	Cost per ton milled
Development and exploration	$127,742.12	$1.52
Stoping	185,520.81	2.21
Timbering	90,110.10	1.07
Transporting ore, hoisting, etc.	136,021.21	1.62
Milling	111,867.70	1.33
Marketing bullion	13,000.89	.15
General and undistributed charges (maintenance mine buildings, administration and management, insurance, workmen's compensation, assaying, and miscellaneous)	148,262.63	1.77
Total	$812,525.46	$9.67

Gold produced	ounces	30,862.630
Cost per ounce		$26.33

SUMMARY OF WORK DONE IN MINE

Ore broken	tons	87,906
Drifting	feet	2,215
Crosscutting	feet	1,275
Sinking[1]	feet	17
Raising	feet	278
Slashing	cu. ft.	15,267
Diamond-drilling	feet	9,116

The distribution of work done for the year was as follows:—

	1st hoisting lift 2,400-foot level to surface	2nd hoisting lift 4,900-foot level to 2,400-foot level
	per cent.	per cent.
Ore hoisted	6	94
Development		100

SUMMARY OF NEW ORE DEVELOPED DURING THE YEAR

Level	Length	Average width	Average cut grade (at $35.00 per ounce)
	feet	feet	
28th	116	3	$10.50
44th	298	3	23.40
46th	775	2.9	26.50
47th	514	3.1	16.90
49th	262	2.9	12.10
Total	1,965	3	$20.80

MILLING STATISTICS

Ore milled	tons	83,987
Average value per ton		$14.75
Gross value		$1,239,000.61
Loss in tailings		$49,522.33
Net value recovered		$1,189,478.28
Average tons milled per day		230
Value in tailings per ton		.59
Per cent. extraction		96

PRODUCTION

	Tons milled	Bullion value	Recovery per ton
1st quarter	22,869	$328,013.04	$14.34
2nd quarter	20,606	301,928.88	14.65
3rd quarter	20,516	274,781.21	13.39
4th quarter	19,996	284,755.15	14.24

Ore Reserves

The ore reserves in the mine at the end of 1943, consisting of proved ore in place and broken ore in the stopes, amount to 356,538 tons, having a gross value of $4,856,680, calculated on gold at $35.00 per ounce.

An average force of 198 men was employed, of whom 138 were in the mine and 11 in the mill. P. J. Harris is general superintendent.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, was incorporated in February, 1914, with an authorized capitalization of 2,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: Albert Wende, president; W. H. Wright, vice-president and treasurer; A. L. Blomfield, managing director and superintendent; Ernest Martin and Walter Foskett, directors. Kirkland Securities, Limited, is secretary. The head office and mine office are at Kirkland Lake. The property consists of 287.15 acres in Teck township, Kirkland Lake area, district of Timiskaming.

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[1] Collar of No. 4 winze.

Mining and milling operations continued throughout 1943. The depths of the shafts serving the mine are set out in the following table:—

Shaft	No. of compartments	Sinking in 1943	Total depth from surface
		feet	feet
No. 1	3		2,250
No. 1 shaft extension (below 2,000-foot level)	3		4,500
No. 2 (inclined, used only for supplies and timber)	1		200
No. 3 (abandoned)	5		4,000
No. 4 (below 4,325-foot level)	3	290	6,424
No. 5	5		4,000
No. 6 (below 3,575-foot level)	3 to 3,825-foot level 5 to bottom	190	6,098

Levels were established in 1943 at depths of 6,200 and 6,325 feet in No. 4 shaft and at 5,950 and 6,075 feet in No. 6 shaft.

The following table shows the development work done during 1943 and the total:—

UNDERGROUND DEVELOPMENT WORK

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
100-foot		582		14		
200-foot		5,346	122	1,900		823
300-foot		851		181		91
400-foot	104	7,466	23	2,727	275	8,548
600-foot		8,137		2,648	208	7,846
800-foot		8,728		2,318	34	10,594
1,000-foot	200	9,020	7	2,489	535	14,067
1,200-foot		8,070		1,414		7,997
1,400-foot		5,360		1,735		8,637
1,600-foot		6,948		2,003		5,900
1,800-foot		5,872		2,050	198	5,606
2,000-foot		6,776		3,540		4,728
2,200-foot		7,217		1,970		6,542
2,325-foot		6,814		1,845		3,724
2,450-foot		6,647		1,557		3,049
2,575-foot		7,035		2,331		3,645
2,700-foot		7,118		2,576	92	3,628
2,825-foot		7,602		1,597	66	2,042
2,950-foot		7,278		1,590		2,058
3,075-foot		8,704		2,954		2,287
3,200-foot		7,801		1,240		2,334
3,325-foot		5,575		1,524		1,582
3,450-foot		5,832		1,273		1,216
3,575-foot		4,575		1,492		905
3,700-foot		4,755		1,378		1,071
3,825-foot		4,047		2,070		1,142
3,950-foot	10	4,540	44	2,058		1,155
4,075-foot		3,861		1,255		824
4,200-foot		3,455	587	1,314		870

UNDERGROUND DEVELOPMENT WORK—*Continued*

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
4,325-foot	....	4,333	....	816	....	533
4,450-foot	....	4,777	....	1,031	89	1,052
4,575-foot	275	3,571	168	794	131	568
4,700-foot	....	3,308	76	738	125	559
4,825-foot	324	3,988	....	731	120	573
4,950-foot	179	3,772	65	748	119	450
5,075-foot	....	4,213	....	782	21	569
5,200-foot	....	3,319	....	1,257	....	227
5,325-foot	1,124	1,124	400	963	121	121
5,450-foot	707	1,655	421	1,098	260	260
5,575-foot	779	779	....	637	122	122
5,700-foot	767	1,364	128	762	....	118
5,825-foot	253	859	....	615	253	253
5,950-foot	419	1,359	....	870	....	114
6,075-foot	25	39	23	571	....	....

Diamond-drilling during the calendar year consisted of 231 holes, totalling 21,125 feet, all from underground.

The following is taken from the report of the managing director for the twelve months ending June 30, 1944:—

> In the period 267,698 dry tons of ore were milled. Bullion produced amounted to 116,600 ounces of gold and 26,315 ounces of silver, having a total value of $4,498,529.77.

PRODUCTION RECORD

Period	Months	Tons milled	Gross value of bullion[1]	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918	9	14,948	$372,352.35	$100,000.00
Dec. 1, 1918, to Nov. 30, 1919	9	11,907	302,518.17	100,000.00
Dec. 1, 1919, to Nov. 30, 1920	12	18,889	525,278.38	80,000.00
Dec. 1, 1920, to Nov. 30, 1921	12	21,681	523,597.39	120,000.00
Dec. 1, 1921, to June 30, 1923	19	36,825	850,282.92	160,000.00
July 1, 1923, to June 30, 1924	12	24,223	590,119.98	160,000.00
July 1, 1924, to June 30, 1925	12	96,838	1,812,008.05	600,000.00
July 1, 1925, to June 30, 1926	12	125,676	2,233,475.85	700,000.00
July 1, 1926, to June 30, 1927	12	214,335	3,105,047.85	1,200,000.00
July 1, 1927, to June 30, 1928	12	237,962	3,629,317.57	1,600,000.00
July 1, 1928, to June 30, 1929	12	367,015	5,519,138.86	2,000,000.00
July 1, 1929, to June 30, 1930	12	467,648	6,609,728.42	2,600,000.00
July 1, 1930, to June 30, 1931	12	698,624	9,153,546.62	3,600,000.00
July 1, 1931, to June 30, 1932	12	834,434	13,798,128.33	6,000,000.00
July 1, 1932, to June 30, 1933	12	797,673	13,277,685.72	6,000,000.00
July 1, 1933, to June 30, 1934	12	836,991	16,382,274.27	6,000,000.00
July 1, 1934, to June 30, 1935	12	833,094	16,026,108.57	8,000,000.00
July 1, 1935, to June 30, 1936	12	873,101	16,361,529.69	8,000,000.00
July 1, 1936, to June 30, 1937	12	879,559	15,692,652.85	12,000,000.00
July 1, 1937, to June 30, 1938	12	928,036	15,030,273.43	10,000,000.00
July 1, 1938, to June 30, 1939	12	898,894	14,608,714.60	8,000,000.00
July 1, 1939, to June 30, 1940	12	755,661	12,281,332.25	5,500,000.00
July 1, 1940, to June 30, 1941	12	612,906	9,404,780.99	3,700,000.00
July 1, 1941, to June 30, 1942	12	388,738	6,191,672.38	2,200,000.00
July 1, 1942, to June 30, 1943	12	338,810	5,540,163.03	1,600,000.00
July 1, 1943, to June 30, 1944	12	267,698	4,498,529.77	1,600,000.00
Total	....	11,582,166	$194,320,258.29	$91,620,000.00

[1] Includes exchange premium

STATEMENT OF COSTS FOR THE YEAR

	Cost per ton
Development	$1.286
Mining	4.838
Milling and refining	1.553
Marketing bullion	.186
General and administrative expense	.223
Operating cost	$8.086
Depreciation	.611
	$8.697
Provision for taxes	2.347
Total cost	$11.044
Retreatment of other tailings	.222

Development

Footage advance in development drifts driven during the year totalled 4,414 feet, of which 1,406 feet, or 31.9 per cent., was in ore having an average value of 0.692 ounces per ton across an average width in the drifts before slashing of 63.5 inches. The total advance was divided, as shown below, between the No. 1 or south vein zone, the No. 2 or north vein zone, and subsidiary veins.

Vein zone	Advance	Ore	Width	Grade, ounces per ton	Drifting in ore
	feet	feet	inches		per cent.
No. 1	1,192	779	72.2	0.815	65.4
No. 2	1,849	211	68.5	.416	11.4
Subsidiary veins	1,373	416	44.8	.534	30.3
Total	4,414	1,406	63.5	0.692	31.9

Due to the scarcity of experienced driftmen, the advance in development drifts for the year was at a greatly reduced rate, the total footage driven being but slightly more than half of that for the preceding period and just about one-third of the average yearly advance for the past twelve years. Most of the reduction was in the No. 2 or north vein zone, where just slightly more than one-third of last year's footage was driven. In the No. 1 or south zone, the total advance for the year amounted to nearly two-thirds of the preceding period's total, while on subsidiary veins on the upper levels more drifting was done this year than last.

Because of the existing shortage of development crews in the last two or three years, it has been necessary to restrict drifting operations on the lower levels for the most part to the main leads of the veins. Subsidiary veins and branching fractures remain largely untested except by diamond-drilling. Many of the drill-holes cut material of ore grade, and some of these occurrences, when opened up by drifting, will undoubtedly contain minable ore bodies.

NEW ORE EXPOSED DURING THE YEAR

Level	Advance	Ore	Width	Grade, ounces per ton
	feet	feet	inches	
400-foot	431	45	36	0.525
600-foot	309	196	41.5	.628
800-foot	54	....	....	....
1,000-foot	269	50	50.5	.629
1,200-foot	310	125	50.8	.385
3,950-foot	11	....	....	....
4,825-foot	21	....	....	....
5,325-foot	1,036	536	76.2	.973
5,450-foot	350	53	75.6	.638
5,575-foot	580	62	64	.382
5,700-foot	1,038	339	64.6	.369
5,825-foot	5	....	....	....
Total	4,414	1,406	63.5	0.692

SUMMARY OF DEVELOPMENT WORK PERFORMED SINCE THE BEGINNING OF OPERATIONS

	Feet
Drifting	218,237
Crosscutting	67,302
Raising	121,578
Subdrifting	38,746
Ore and waste passes	20,265
Shaft-sinking	10,578
Shaft-raising	7,117
Shaft-slashing	6,309
Winze-sinking	1,290
Diamond-drilling	352,264
	cu. ft.
Box-holing	375,069
Station-cutting	1,519,853
Sumps	71,060

Mining

Shortage of labour forced a further reduction in the tons of ore mined to about 79 per cent. of last year's production. Value of the bullion produced amounted to approximately 81 per cent. of the figure for the preceding period.

Most of the mine is now working one shift per day only, and in addition many working places, which normally would be in production, are forced to remain idle. The summary of ore trammed for the year gives by levels the sources of the ore milled. The total was made up of 29 per cent. from the No. 1 or south vein zone, 58 per cent. from the No. 2 or north zone, and 13 per cent. from subsidiary veins.

SUMMARY OF ORE TRAMMED

Level	Development	Stoping	Total
	tons	tons	tons
400-foot	2,133	6,704	8,837
600-foot	1,887	4,337	6,224
800-foot	56	4,406	4,462
1,000-foot	4,789	6,122	10,911
1,200-foot	1,391	16,311	17,702
1,400-foot		680	680
1,600-foot		12,104	12,104
1,800-foot	1,452	9,001	10,453
2,000-foot		20,456	20,456
2,200-foot	21	5,725	5,746
2,825-foot		3,971	3,971
2,950-foot	83	1,731	1,814
3,200-foot		317	317
3,325-foot		3,058	3,058
3,450-foot		66	66
3,575-foot		4,016	4,016
3,700-foot		110	110
3,825-foot		627	627
3,950-foot	358	8,015	8,373
4,075-foot		4,075	4,075
4,200-foot		988	988
4,325-foot		4,143	4,143
4,450-foot	240	13,854	14,094
4,575-foot	100	15,981	16,081
4,700-foot	24	19,907	19,931
4,825-foot	99	19,921	20,020
4,950-foot	90	15,005	15,095
5,075-foot	163	29,714	29,877
5,200-foot	15	6,937	6,952
5,325-foot	6,327	95	6,422
5,450-foot	1,733	804	2,537
5,575-foot	2,633		2,633
5,700-foot	4,473		4,473
5,825-foot	748		748
Total	28,815	239,181	267,996

Apart from the work required to be done on subsidiary veins, the balance between ore exposed in drifts and stoping operations has been reasonably well maintained. At the end of the fiscal year, the length of ore exposed in drifts and available for stoping amounted to 17,122 feet, having an exposed average width before slashing of 58 inches and an average grade of 0.575 ounces per ton. Comparable figures for the last ten years are given below:—

Year ended June 30	Length	Width before slashing	Grade, ounces per ton
	feet	inches	
1935	16,540	61	0.665
1936	15,934	61	.674
1937	18,162	58	.610
1938	17,226	55	.600
1939	16,803	54	.601
1940	13,290	54	.585
1941	17,103	54	.624
1942	17,236	56	.606
1943	16,925	57	.575
1944	17,122	58	.575

The length of untouched ore reserves has increased considerably since 1940 and is above the average for the last ten years. Shaft development is also in a very advanced position. However, a considerable part of these ore reserves is represented by pillars, a large part of which has burst and can only be mined with reasonable safety slowly and as their physical condition permits. It is believed that this ore can be removed without too excessive cost, but if and when the mine ends, these pillars must come to an end concurrently with the other ores as the speed of mining the remnants by themselves obviously will not permit sufficient production to carry overhead and maintenance required to carry on the operation.

Another requisite in the operation of a rock-bursting mine is to have an ore picture developed many levels ahead of the bottom of active mining. It is thus possible to so open this part of the mine as to very largely eliminate the making of pillar ore. This is the immediate objective. This policy means a much lower tonnage than in the past and an even greater proportional extension of profitable life. The immediate picture would indicate a production of not over 1,200 tons, though there are many known breaks as yet unexplored that may influence the future tonnage.

Supplies and Equipment Purchased

	March 1, 1918, to June 30, 1943	July 1, 1943, to June 30, 1944	Total to date
Explosives	$2,597,847	$52,354	$2,650,201
Lumber and timber	3,991,321	96,410	4,087,731
Rock drills and parts	909,176	14,523	923,699
Pipe and fittings, plumbing supplies	864,435	35,586	900,021
Electrical supplies	1,418,717	105,807	1,524,524
Mill supplies	4,680,289	131,534	4,811,823
Machinery and parts	5,173,017	81,965	5,254,982
Building material	1,003,294	15,532	1,018,826
Fuel	619,573	36,295	655,868
Steel products	2,648,683	78,645	2,727,328
Oil and lubricants	294,348	3,625	297,973
General supplies	607,590	....	607,590
Trucks and cars and parts	86,526	5,853	92,379
Miscellaneous	2,487,598	65,409	2,553,007
Backfill	946,257	36,343	982,600
Power	5,745,611	217,182	5,962,793
Total	$34,074,282	$977,063	$35,051,345
Freight and express included in value of above materials	$2,570,272	$50,485	$2,620,757

At the request of the authorities, work on special war orders was greatly curtailed during the latter part of the period.

An average force of 619 men was employed during the calendar year, of whom 362 were in the mine, 44 in the mill, and 212 on general surface work.

Leitch Gold Mines, Limited

Leitch Gold Mines, Limited, was incorporated in July, 1935, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,850,005 have been issued. The officers and directors are: K. J. Springer, president; W. E. Segsworth, vice-president; W. W. McBrien, secretary-treasurer; Russell Cryderman, Dr. J. H. C. McClelland, and S. H. Robinson, directors. The head office and mine office are at Beardmore. The executive office is at 67 Yonge Street, Toronto.

The company's main property consists of 433 acres in Eva and Summers townships, district of Thunder Bay, about 5 miles from Beardmore, on the Port Arthur–Longlac branch of the Canadian National Railways. It is reached from Beardmore by an automobile road. The claims staked in 1942 in township 85 in the district of Thunder Bay, township 46 in the district of Algoma, and Lyndoch township in Renfrew county were all dropped in 1943. The 25 claims that had been held in Stover and Rennie townships, district of Sudbury, were transferred to Leta Explorations, Limited, a new company formed in conjunction with Moneta Porcupine Mines, Limited.

Mining and milling operations at the main property continued throughout 1943. The vertical, 3-compartment No. 1 shaft on claim H.F. 1 is 1,685 feet deep. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot	....	2,239	....	696	....	271
225-foot	....	2,500	....	625	....	335
325-foot	....	2,432	....	389	....	1,024
425-foot	....	2,671	....	115	....	834
525-foot	....	4,879	....	238	167	797
650-foot	....	2,514	....	350	276	992
782-foot	....	2,772	....	318	72	987
900-foot	....	3,787	....	1,417	308	991
1,025-foot	....	2,703	....	627	142	1,183
1,150-foot	....	2,230	....	601	28	336
1,275-foot	....	2,479	....	507	....	33
1,400-foot	128	1,616	....	613	....	....
1,525-foot	527	1,555	....	593	....	....
1,650-foot	....	1,868	....	1,011	....	....

Diamond-drilling during the year consisted of 3 holes, totalling 408 feet, from surface and 15 holes, totalling 10,425 feet, from underground.

The following is taken from the manager's report for the twelve months ending December 31, 1943:—

Exploration and Development

As a result of man-power shortage, lateral development was discontinued in May. While some extension to ore on the 12th and 13th levels is expected when development is resumed, most of the main known ore lengths have been developed to the 14th level.

Ore Reserves

Ore reserves amount to 210,160 tons, averaging 0.841 ounces per ton for a total of 176,646.82 ounces, or $6,182,638.70 at $35.00 per ounce, or $6,800,902.57 including premium. This is an increase of 16,195.43 ounces, or $566,840.05 at $35.00 per ounce, or $623,524.06 including premium.

Hoisting

Some 35,127 tons of ore were hoisted, being 2.8 per cent. from lateral development, 1.8 per cent. from raising, and 95.4 per cent. from the stopes; 4,843 tons of waste were hoisted.

Milling

Some 27,438 tons, an average of 75.8 tons per day, were milled after sorting 7,678 tons of waste and 36.4 tons of scheelite ore. Production amounted to 21,749.866 fine ounces of gold, or $837,646.70 including premium. Average recovery was 0.793 ounces, or $30.53 per ton milled, including premium.

Extraction for the year was 95.5 per cent.

Tungsten Ore

Some 64.3 tons of tungsten ore, averaging 3.95 per cent. WO_3, were shipped to Little Long Lac Gold Mines tungsten concentrating plant. Of the above amount 36.4 tons were sorted from the mill feed in the first seven months of 1943. Recovery amounted to 53.13 per cent. of the WO_3, being 1,600 pounds of concentrate averaging 62 per cent. WO_3 and 8,200 pounds of concentrate averaging 20.90 per cent. WO_3. The concentrates have been shipped and settlement is still outstanding.

Sorting of tungsten ore has been discontinued due to over-all improvement in the Canadian supply.

Costs

		Cost per ton milled
Exploration and development:		
Surface exploration	$0.02	
Surface diamond-drilling	.02	
Underground	.47	
Crosscutting and drifting	.44	
Raising	.40	
		$1.35
Mining		8.58
Milling		2.73
Tungsten sorting		.04
Total operating costs at the mine		$12.70

The cost per ton milled decreased by $0.59 from 1942, but this figure is not comparative due to the decrease in development work and the decrease in the tons milled. The actual cost of doing work showed an increase over 1942.

General

The company participated with citizens and other companies in the district to establish a Red Cross hospital in Beardmore.

A. D. Dickson was manager, employing an average force of 93 men during the year, of whom 48 were in the mine and 14 in the mill.

Little Long Lac Gold Mines, Limited

Little Long Lac Gold Mines, Limited, was incorporated in January, 1933, with an authorized capitalization of 2,000,000 shares of no par value, of which 1,841,000 have been issued. The officers and directors are: D. M. Hogarth, president; Thayer Lindsley, vice-president; G. G. Blackstock, secretary-treasurer; A. B. Gordon, D. M. Morin, and Mrs. Clela Ellis, directors. The head office is at 25 King Street West, Toronto. The mine address is Geraldton.

The property consists of 35 claims, approximately 1,400 acres, in the townships of Errington and Ashmore, Little Long Lac area, district of Thunder Bay. The mine is 2 miles south of Geraldton on the Port Arthur–Longlac branch of the Canadian National Railways. There is an automobile road from Geraldton to the property.

Mining and milling operations continued throughout 1943. The mine is being developed from a vertical, 3-compartment shaft, 2,322 feet deep, on claim T.B. 10,560 and a vertical, 3-compartment winze, which is collared at the 16th level about 1,680 feet southwest of the shaft and runs to a depth of 3,004 feet from surface. The following table shows the development work done during 1943 and the total:—

Level and depth from surface	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 1 SHAFT:						
1st (126 feet)	...	112	...	57	...	50
2nd (204 feet)	...	1,695	...	1,239	12	1,219
3rd (324 feet)	...	1,219	...	393	...	575
4th (445 feet)	...	2,558	...	1,027	...	500
5th (570 feet)	...	1,186	...	126	...	223
6th (694 feet)	...	973	...	288	...	788
7th (847 feet)	...	1,098	...	30	...	616
8th (998 feet)	...	2,035	...	1,539	...	763
9th (1,152 feet)	...	1,145	...	24	...	629
10th (1,299 feet)	...	1,450	...	266	...	490
11th (1,451 feet)	...	1,604	...	89	...	590
12th (1,603 feet)	...	1,786	...	290	...	998
13th (1,758 feet)	...	1,863	...	161	...	573
14th (1,910 feet)	...	2,040	...	184	...	540
15th (2,062 feet)	...	2,343	...	308	...	364
16th (2,214 feet)	18	3,795	...	828	...	857
WINZE:						
17th (2,405 feet)	699	1,415	...	411	596	619
18th (2,558 feet)	617	1,440	144	431	311	621
19th (2,711 feet)	724	1,577	238	417	443	644
20th (2,864 feet)	1,565	1,756	198	418	345	639

No diamond-drilling was done during the year. At the end of 1943 preparations had been begun to deepen the winze and establish two new levels. The following is taken from the report of the general manager for the year ending December 31, 1943:—

Production

Hoisted	tons	104,707
Waste sorted	tons	15,817
Ore milled	tons	88,890
Bullion recovered, gold	ounces	26,179.566
Bullion recovered, silver	ounces	2,371.640
Total gold in residues	ounces	1,424.848
Calculated mill heads assay	ounces per ton	0.311
Calculated mill residues assay	ounces per ton	0.016
Recovery	per cent.	94.84

The mill operated 337.71 days, or 92.52 per cent. of full time. The average daily tonnage milled was 263.21 tons, as against 324.89 the previous year.

Production for the past five years is listed below:—

Year	Tons milled	Gross production	Value per ton
1939	106,777	$1,699,078.12	$15.910
1940	113,065	1,761,708.15	15.581
1941	118,332	1,634,811.26	13.815
1942	115,790	1,516,057.19	13.093
1943	88,890	[1]1,024,321.24	[1]11.524

[1] Includes $15,491.62 value of tungsten concentrates produced.

Development

The main vein in the lower levels of the mine has been separated into two parts about 150 feet apart, and these have been called the north and south parts of the vein. Recent development has shown that these two parts are connected with vein material, the whole forming an "S" structure. This connecting portion of the vein is called the "fold section."

Development for the year consisted of drifting on and preparing for stoping the south portion of the vein on the 19th and 20th levels and the north portion of the vein on the 17th to 20th levels. The north and south parts of the vein show an average length of 1,346 feet on the 17th to 20th levels and an average value of cut channel samples of 0.34 ounce ($13.09) over 34 inches.

Ore Reserves

Ore reserves to the 20th level as of December 31, 1943, are:—

	Tons	Grade	
		Ounces	Value
Ore in pillars	101,622	0.448	$17.25
Available ore	334,944	.325	12.51
Total ore reserves	436,566	0.354	$13.63

Operating Costs

	Total cost	Cost per ton
Development	$134,910.18	$1.5177
Mining	324,093.49	3.6460
Milling	177,520.25	1.9971
Mine office and supervision	37,152.29	.4180
General expense	69,525.75	.7822
Administrative (Toronto)	27,147.65	.3054
Tungsten recovery	15,040.94	.1692
Total	$785,390.55	$8.8356

A comparison of operating costs by years follows:—

Year	Development and exploration	Mining	Milling	Mine office and supervision	General expense	Administrative expense	Total cost	Tons milled	Cost per ton
1939...	$170,477.82	$401,585.44	$164,699.26	$36,437.35	$38,959.68	$29,208.80	$841,368.25	106,777	$7.87
1940...	201,191.83	329,685.59	174,236.42	38,974.75	58,648.21	32,565.14	835,301.94	113,065	7.39
1941...	221,480.19	357,793.01	182,762.15	38,433.75	60,909.49	28,515.76	889,894.35	118,332	7.52
1942...	137,644.31	438,316.34	190,848.24	37,176.23	65,730.68	26,868.82	896,584.62	115,790	7.74
1943...	134,910.18	324,093.49	[1]192,561.19	37,152.29	69,525.75	27,147.65	785,390.55	88,890	8.84

[1] Includes $15,040.94 for tungsten recovery.

The above table shows a marked reduction in total mining cost, partly explained by decrease in ore mined and partly by the amount of development ore sent to the mill, and little change in other costs, but due to the reduction in ore milled the cost per ton milled increased by $1.10 as compared with 1942.

Tungsten

The small mill erected for the treatment of scheelite concentrates hand-picked from the mine ore operated between January 4 and October 31, 1943, and treated 1,353 tons of hand-picked ore, including 64 tons from Leitch Gold Mines.

This operation was discontinued as, owing to efforts on the part of the Allied Governments all over the world, an over-production of tungsten resulted.

General

In July, with the approval of the War Labour Board, holidays with pay were granted to all employees.

An average force of 219 men was employed, of whom 141 were in the mine and 40 in the mill. W. Samuel is general manager, and A. E. Cave is mine manager.

Macassa Mines, Limited

Macassa Mines, Limited, was incorporated in April, 1926, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,678,000 have been issued. The officers and directors are: Robert A. Bryce, president; Thos. Riggs, vice-president; L. Soliague, secretary-treasurer; H. M. Porteous, J. D. Perrin, A. G. Slaght, C. R. Leonard, and J. W. Flanagan, directors. The head office is at 85 Richmond Street West, Toronto. The mine address is Kirkland Lake.

The property consists of 11 claims, approximately 374 acres, in Teck township, Kirkland Lake area, district of Timiskaming.

The following table shows the various shafts on the property, their location, number of compartments, and depth:—

	Claim No.	No. of compartments	Depth from surface
			feet
Elliott shaft[1]	L. 1,617	2	523
Main No. 1 shaft	L. 2,837	3	3,043
No. 1 winze[2] (below the 3,000-foot level)		3	4,316
No. 2 shaft[3]	L. 4,186	3	4,070

[1] No work has been done for several years in the Elliott shaft area.

[2] About 360 feet southeast of No. 1 shaft.

[3] About 1,000 feet southwest of No. 1 shaft.

The following table shows the development accomplished in the workings from Nos. 1 and 2 shafts during 1943 and the total:—

Level[1]	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1,300-foot		581		47		933
1,400-foot		1,101		138		169
1,500-foot		2,803		447		267
1,525-foot sublevel		113				50
1,550-foot sublevel		63				
1,625-foot		861		24		395
1,725-foot		245		39		88
1,850-foot		758				371
2,000-foot		1,810	13	573		356
2,175-foot		1,030				297
2,325-foot		1,200		99		529
2,475-foot[2]	310	2,282	406	1,417	190	768
2,525-foot		457				
2,575-foot		2,179		543		260
2,675-foot		3,970		1,535		262
2,800-foot		5,677		1,388		542
3,000-foot	119	[3]7,488		[4]6,572		1,367
3,100-foot		4,879		570		664
3,225-foot	174	5,359	82	1,108		627
3,350-foot	360	4,832	50	1,062		586
3,475-foot		3,800		587		429
3,600-foot[2]		4,126		843		638
3,725-foot		3,225		1,415		857
3,875-foot	93	2,763	28	744		299
4,000-foot	438	2,146	171	437		340
4,125-foot		2,905		1,701		603
4,250-foot	1,908	1,924	119	803	15	15

[1] At the levels above 1,300 feet, stations only have been cut.

[2] Connected with Kirkland Lake Gold mine workings.

[3] Includes 273 feet of drifting in Casakirk property.

[4] Includes 721 feet of crosscutting in Casakirk property; the 1,173-foot crosscut driven in Macassa ground to reach the Casakirk boundary; and 2,003 feet of crosscutting done in Macassa ground to reach the Amalgamated Kirkland boundary.

Diamond-drilling during the year consisted of 79 holes, totalling 10,590 feet, all from underground.

The following is taken from the mine manager's report for the year ending December 31, 1943:—

Production

During the twelve months under review, 103,259 dry tons of ore was hoisted and milled. From this, a net recovered value of $1,657,950.35, or $16.05 per ton, was obtained, as compared with 120,400 tons having a recovered value of $2,144,500.78, or $17.81 per ton, during the previous year. Since milling commenced in October, 1933, the value recovered has reached a total of $18,088,904.89, or $16.74 per ton, from 1,080,247 tons milled.

The drop in production was due solely to a gradual drop in the number of underground men during the year, mainly to the Armed Services, and our being unable to replace them in equal numbers. Particular attention was paid to maintaining a rate of development comparable with the rate of mining, so that ore reserves were maintained at about the same figure as at the beginning of the year. Of the 103,259 tons milled, 95,750 tons came from stopes and 7,509 tons from development headings.

Exploration and Development

A total of 1,030 feet of new ore was drifted on during the year, having an average grade of 0.42 ounces over an average width of 6.6 feet. Of this length, 250 feet was on the bottom or 4,250-foot level, which averages 0.39 ounces over an average width of 8.8 feet, and the remainder is made up of various lengths of new ore developed on levels at 2,475, 3,000, 3,225, 3,350, 3,875, and 4,000 feet.

This year it is planned to continue developing indicated branch veins throughout the mine down to the present bottom or 4,250-foot level, and particularly a promising zone between the 2,000- and 2,475-foot levels.

Equipment for deepening the main winze below the 4,250-foot level is installed, and this work will be proceeded with when conditions permit.

Ore Reserves

While conditions prevented as much exploration and development as was desirable, an effort to keep the mining and development rates in balance was successful in that positive ore reserves were down only slightly below what they were at the end of 1942. The following is an estimate of positive ore having an average grade of 0.451 ounces per ton:—

	Tons	Ounces per ton	Value per ton at $38.50
Unbroken ore	447,600	0.459	$17.67
Broken ore	44,706	.375	14.44
Total	492,306	0.451	$17.36

Of this reserve, 46 per cent. is in bodies along the main break and 54 per cent. in branch or subsidiary hanging-wall veins.

Milling

During the year an average daily tonnage of 282.9 tons was milled per day, as compared with 328.9 tons in 1942 and 390 tons in 1941. The average extraction throughout the year was 95.6 per cent.

Operating Costs

The total operating costs per ton milled before provision for taxes and depreciation are as follows, with figures of 1942 and 1941 for comparison:—

	1943	1942	1941
Development and exploration	$0.93	$0.87	$1.51
Mining (stoping, tramming, pumping, etc.)	3.84	3.64	3.21
Milling	1.33	1.25	1.17
Administration and general charges (including head office, Mint charges, and bullion handling charges)	1.19	1.17	.92
Total	$7.29	$6.93	$6.81

A comparison of the main items of expenditures during the year with the years 1942 and 1941 is as follows:—

	1943	1942	1941
Wages	$435,996.39	$471,245.23	$550,358.99
Supplies used	162,338.25	207,144.08	252,235.38
Power	73,812.06	76,774.65	87,897.30
Provision for taxes	242,029.44	358,708.21	463,469.77

Mines Wartime Machine Shop Work

No additional expenditure for equipment or construction was made in this department beyond that which was referred to in last year's report. The Wartime Machine Shop operated continuously throughout the year, employing a master mechanic and 10 assistants on primary and subcontract work for certain divisions of the Department of Munitions and Supply. During the year, work to the equivalent of 27,500 man-hours was completed, and the gross value of the work performed by the shop since the commencement of operations approximates $230,000. The shop has operated on a very efficient basis, and the standard of the work turned out has been of a high quality.

An average force of 203 men was employed during the year, of whom 121 were in the mine and 15 in the mill. G. A. Howes is mine manager.

McIntyre Porcupine Mines, Limited

McIntyre Porcupine Mines, Limited, incorporated in March, 1911, has an authorized capitalization of 800,000 shares of $5 par value, of which 798,000 have been issued. The officers and directors are: J. P. Bickell, president; Bernard E. Smith, vice-president; Balmer Neilly, executive vice-president; R. J. Ennis, vice-president and general manager; E. D. Fox, secretary; D. H. McDougall, and R. S. McLaughlin, directors. The executive office is at 15 King Street West, Toronto. The head office and mine office are at Schumacher.

The company has numerous holdings in Canada, chief of which is the McIntyre mine in Tisdale township, Porcupine area, district of Cochrane.

Operations at the main property continued throughout 1943. An average force of 1,051 men was employed, of whom 698 were in the mine and 73 in the mill.

The following is taken from the report of the general manager for the fiscal year ending March 31, 1944:—

Production

Ore treated.................................tons		654,930
Value per ton (0.302 ounces)........................		$11.607
Gross value...................................		$7,601,880.07
Bullion recovered:		
Gold (189,233.510 ounces at $38.50)...	$7,285,257.42	
Silver (51,668.80 ounces at $0.3977)...	20,547.33	
Total value...................................		$7,305,804.75
Recovered per ton (0.289 ounces)................	$11.16	
Bullion melting, refining, and handling charges...........		81,178.92
Net value of bullion recovered........................		$7,224,625.83

Production since the Beginning of Milling Operations in 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value	Price received per ounce for gold
1912......................	12	14,500	$7.00	$101,555.16	$5.25	$76,166.38	$20.67
1913......................	12	31,979	7.85	251,314.45	7.05	225,752.25	
Jan. 1, '14, to Mar. 31, '15...	15	85,654	8.87	760,232.16	8.39	718,331.71	
Apr. 1, '15, to Mar. 31, '16...	12	105,758	7.71	815,345.49	7.38	779,990.94	
Apr. 1, '16, to June 30, '17...	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28	
July 1, '17, to June 30, '18...	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00	
July 1, '18, to June 30, '19...	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03	
July 1, '19, to June 30, '20...	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44	
July 1, '20, to June 30, '21...	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36	
July 1, '21, to June 30, '22...	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07	
July 1, '22, to June 30, '23...	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63	
July 1, '23, to June 30, '24...	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22	
July 1, '24, to June 30, '25...	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52	
July 1, '25, to June 30, '26...	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90	
July 1, '26, to Mar. 31, '27...	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97	
Apr. 1, '27, to Mar. 31, '28...	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94	
Apr. 1, '28, to Mar. 31, '29...	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82	
Apr. 1, '29, to Mar. 31, '30...	12	550,495	8.46	4,657,188.00	8.05	4,433,626.45	
Apr. 1, '30, to Mar. 31, '31...	12	558,115	8.84	4,934,122.00	8.30	4,633,140.73	
Apr. 1, '31, to Mar. 31, '32...	12	655,030	8.47	5,548,278.10	8.10	5,305,475.29	21.95
Apr. 1, '32, to Mar. 31, '33...	12	736,300	8.45	6,224,493.40	8.12	5,981,714.69	22.79
Apr. 1, '33, to Mar. 31, '34...	12	776,845	10.68	8,296,704.60	10.24	7,957,252.54	31.50
Apt. 1, '34, to Mar. 31, '35...	12	862,100	10.23	8,819,660.27	9.78	8,430,670.26	34.67
Apr. 1, '35, to Mar. 31, '36...	12	873,000	9.88	8,621,410.67	9.38	8,190,639.14	35.17
Apr. 1, '36, to Mar. 31, '37...	12	864,500	10.00	8,641,205.24	9.49	8,201,416.94	34.99
Apr. 1, '37, to Mar. 31, '38...	12	871,200	9.75	8,495,286.60	9.25	8,061,906.45	34.996
Apr. 1, '38, to Mar. 31, '39...	12	871,900	10.10	8,809,415.12	9.61	8,375,335.71	35.23
Apr. 1, '39, to Mar. 31, '40...	12	883,780	10.50	9,280,648.46	9.95	8,793,575.06	37.06
Apr. 1, '40, to Mar. 31, '41...	12	884,000	11.23	9,923,064.15	10.69	9,452,490.59	38.50
Apr. 1, '41, to Mar. 31, '42...	12	862,500	11.12	9,588,848.00	10.58	9,123,886.73	38.50
Apr. 1, '42, to Mar. 31, '43...	12	757,210	11.34	8,589,076.53	10.85	8,212,402.73	38.50
Apr. 1, '43, to Mar. 31, '44...	12	654,930	11.61	7,601,880.07	11.16	7,305,804.75	38.50
Total..................	....	15,913,983	$9.88	$157,157,989.48	$9.39	$149,481,660.52	....

Operating Costs

	Total cost	Cost per ton ore milled
MINING:		
Exploration	$96,205.07	$0.1469
Development	377,203.32	.5759
Breaking and stoping	2,581,360.00	3.9414
	$3,054,768.39	$4.6642
Milling	634,175.44	.9683
Administration and general expense	112,299.92	.1715
Total	$3,801,243.75	$5.8040

ANALYSIS OF MINING COSTS

	Labour and employees' insurance	Explosives	Other supplies	Shop repairs and maintenance	Power and air	Indirect charges	Total cost	Cost per ton
Drifts	$113,548.17	$32,459.65	$9,325.87	....	$14,684.52	$35,853.39	$205,871.60	$0.3143
Crosscuts	35,596.19	10,793.82	2,004.07	....	3,884.64	9,934.44	62,213.16	.0950
Raises	5,857.76	620.18	454.21	$14.65	1,194.41	2,703.35	10,844.56	.0166
Diamond-drilling	30,224.50	....	11,331.50	2,040.72	6,271.62	7,333.91	57,202.25	.0873
Exploration	21,291.60	....	6,416.70	5,710.29	....	5,584.23	39,002.82	.0595
Mining	1,138,271.31	53,548.97	70,698.00	72,081.85	89,529.76	185,143.52	1,609,273.41	2.4572
Timbering	231,309.07	....	179,397.56	11,330.48	2,496.39	19,921.64	444,455.14	.6786
Backfilling	95,121.50	....	45,007.38	4,220.76	1,862.94	3,818.90	150,031.48	.2291
Tramming, development	53,111.00	....	5,571.00	6,392.00	2,931.00	1,249.00	69,254.00	.1058
Tramming, mining	93,855.59	....	10,623.74	11,458.61	5,191.70	15,877.12	137,006.76	.2092
Hoisting, development	17,065.00	....	1,061.00	4,809.00	5,635.00	450.00	29,020.00	.0443
Hoisting, mining	131,337.66	....	8,468.99	36,541.81	43,401.32	20,843.43	240,593.21	.3673
Total	$1,966,589.35	$97,422.62	$350,360.02	$154,600.17	$177,083.30	$308,712.93	$3,054,768.39	$4.6642
Cost per ton ore milled	$3.0027	$0.1488	$0.5350	$0.2360	$0.2704	$0.4713	$4.6642	......

Mining

	Tons
Ore broken in stopes	564,877
Ore from development	75,136
Total	640,013
Ore hoisted	655,888

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1943–44

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Excavations	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.	feet	cu. ft.	feet
1	958	631	24	......	......	......	......	540	1,613	540	4,876
2	1,320	208	70	......	......	......	......	......	1,598	......	4,598
3	1,182	84	216	......	......	......	......	......	1,482	......	4,640
4	1,131	327	170	......	......	......	......	......	1,628	......	3,778
5	1,050	411	43	......	......	......	......	......	1,504	......	3,618
6	1,045	506	36	......	......	......	......	......	1,587	......	3,902
7	1,314	341	7	......	......	......	......	......	1,662	......	3,178
8	741	765	......	......	......	......	......	......	1,506	......	3,936
9	956	355	......	......	......	......	......	......	1,311	......	4,133
10	1,368	233	......	......	......	......	......	......	1,601	......	4,030
11	983	264	23	......	......	......	......	1,500	1,270	1,500	4,376
12	884	166	27	......	......	......	......	......	1,077	......	4,220
Total	12,932	4,291	616	......	......	......	......	2,040	17,839	2,040	49,285
Previous to date	383,098	174,834	33,646	613	14,759	1,013,582	55,039	244,757	606,950	1,313,378	908,364
Total to date	396,030	179,125	34,262	613	14,759	1,013,582	55,039	246,797	624,789	1,315,418	957,649

ORE RESERVES

	Tons	Fine ounces gold	Value at $35.00
Estimated in place	4,297,309	1,374,249.7	$48,098,738
Broken ore	137,852	33,702.4	1,179,584
Total	4,435,161	1,407,952.1	$49,278,322
Average per ton		0.3174	$11.10

General

Throughout the year there was a continuing and gradual decline in the number of men employed, and, as a consequence, tonnage treated dropped 12 per cent. and at the end of the year the mill was operating at 75 per cent. of normal capacity.

With less man-power available, exploration and development work was necessarily restricted to the more favourable ground contiguous to productive areas. The lenticular ore bodies within the company's property are widely distributed and, if ore reserves are to be maintained, a systematic plan of exploration on a broad scale must be constantly pursued. This type of work has been greatly curtailed during the past two years.

McKenzie Red Lake Gold Mines, Limited

McKenzie Red Lake Gold Mines, Limited, was incorporated in February, 1933, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,935,000 have been issued. The officers and directors are: W. G. Armstrong, president; F. D. Reid, vice-president; H. M. Anderson, secretary-treasurer; A. B. Stodart and A. H. Seguin, directors. The head office is at 19 Richmond Street West, Toronto. The mine address is McKenzie Island.

The property consists of 12 claims, approximately 475 acres, at the north end of Mackenzie island, Dome township, Patricia portion of Kenora district.

Mining and milling operations continued throughout 1943. The mine is being developed from a vertical, 3-compartment shaft, 456 feet deep, on claim K.R.L. 87 and a 3-compartment winze, which is collared at the 250-foot level about 250 feet southwest of the shaft and runs at an angle of 36 degrees to a vertical depth of 1,275 feet from surface. The vertical shaft is known as No. 1 and the winze as No. 2 shaft. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
150-foot		1,828		384		475
250-foot		3,689		1,184		1,285
350-foot		3,336		616		1,735
450-foot		6,669		1,040		1,968
550-foot		4,937		899		1,380
650-foot	155	5,506		1,004		1,520
750-foot	124	3,902		747		477
850-foot	662	8,831	30	1,432	30	1,379
950-foot		2,709		795		209
1,050-foot	840	5,954		1,697		427
1,150-foot				186		
1,250-foot	576	4,660		1,185		9

Diamond-drilling consisted of 118 holes, totalling 22,558 feet, from underground.

A 60 h.p. electric boiler, made by the Canadian General Electric Company, was installed to provide heat for domestic purposes. A 5- by 13-foot tunnel was constructed between the electric boiler-house and the compressor house. A new steel shop was built.

The following is taken from the resident manager's report for the year ending December 31, 1943:—

The following comparisons in operating statistics with those of the previous year, may be noted: (a) tonnage milled, 85,973 as against 85,547 tons; (b) average value per ton milled, 0.292 ounces ($11.24 at $38.50) compared with 0.324 ounces ($12.47 at $38.50); (c) value of gold bullion recovered, $952,246.90 against $1,039,209.64.

While operating costs were a little lower than in the previous year, $6.20 per ton as against $6.58, it should again be noted that due to the shortage of labour, this has been at the expense of development and exploration, amounting to only $0.58 per ton milled. This item for 1942 was $0.99; for 1941, $1.49; and for 1940, $1.91.

GENERAL SUMMARY OF MINING AND MILLING OPERATIONS

	1943	1942	Total to date
	tons	tons	tons
Ore broken in stopes and stope development	98,039	93,807	661,266
Ore broken in development	5,410	10,054	82,761
Total ore hoisted (milled and sorted)	103,449	103,861	744,027
Dry tonnage milled	85,973	85,547	612,587
Tonnage discarded by sorting	17,476	18,314	131,440
	ounces	ounces	ounces
Average value per ton milled	0.292	0.3241	0.369
Average recovery per ton milled	.2877	.3155	.3603
Percentage of extraction	98.4	97.4	97.628
Total value of bullion produced and marketed	$952,246.90	$1,039,209.64	$8,145,542.76
Total operating cost	$533,211.46	$563,561.35	$4,066,436.19

ANALYSIS OF OPERATING COSTS

	Total cost	Cost per ton milled and sorted (103,449 tons)	Cost per ton milled (85,973 tons)
DEVELOPMENT AND EXPLORATION:			
Diamond-drilling	$14,659.26	$0.142	$0.171
Current development	34,752.65	.336	.404
Total	$49,411.91	$0.48	$0.58
EXTRACTION:			
Slashing	$13,014.94	$0.126	$0.15
Stope development	1,631.12	.015	.019
Stoping	272,681.06	2.636	3.171
Total	$287,327.12	$2.78	$3.34
MILL OPERATIONS:			
Crushing and conveying	$14,136.34	$0.1366	$0.164
Sorting	9,003.85	.087	.105
Milling	76,855.21	.7429	.894
Total	$99,995.40	$0.96	$1.16
GENERAL EXPENSE:			
Maintenance of buildings, water supply, salaries and office, engineering, insurance, heating, hospital, and telegraphs	$75,767.22	$0.73	$0.88
HEAD OFFICE EXPENSE:			
Salaries and expenses, stock registration, transfer fees, etc.	$20,709.81	$0.20	$0.24
Total	$533,211.46	$5.15	$6.20

General Development

Shortage of labour throughout the year again seriously restricted all types of development. Drifting this year amounted to a total of 2,357 feet, which included 576 feet of work on the 1,250-foot level, the latter following no structure but advancing toward the northeast section. The remaining footage, amounting to 1,781 feet, was made up of drifting on structures mainly in the northeast on the 850- and 1,050-foot levels and resulted in the development of 981 feet of new ore in this section. In the older portion of the mine, 120 feet of new ore was indicated in drifting on the 750-foot level, making a total of 1,101 feet of new ore for the year.

Approximately half of the tonnage milled during the year originated in the northeast zone, and the grade of this equalled that of the ore being mined in the older portions of the mine.

Ore Reserves

Although the new ore footage did not entirely meet the mine requirements and was lower, due to the greatly reduced amount of development completed, than in any of the preceding three years, yet the total for the past four years has been such that our ore position during the war years has been more than maintained.

Conclusion

The daily tonnage milled and sorted during the year averaged 284 tons, and tonnage milled 236 tons. Due to war-time difficulties, maintenance of this tonnage has been extremely difficult and was possible at times only by mining ore that was readily accessible.

An average force of 131 men was employed, of whom 78 were in the mine and 13 in the mill. J. L. Ramsell is resident manager.

MacLeod-Cockshutt Gold Mines, Limited

MacLeod-Cockshutt Gold Mines, Limited, which was incorporated in September, 1933, has an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,862,490 have been issued. The officers and directors are: F. G. MacLeod, president; Arthur Cockshutt, vice-president; J. M. Macintosh, secretary-treasurer; D. M. Hogarth, W. H. Marsh, Arthur Notman, and A. L. Cochrane, directors. The head office is at 357 Bay Street, Toronto. The mine address is Geraldton.

The property consists of 23 claims, 1,163 acres, about 3 miles from Geraldton on the Port Arthur–Longlac branch of the Canadian National Railways, Ashmore and Errington townships, Little Long Lac area, district of Thunder Bay.

Mining and milling operations continued throughout 1943. The property is being developed from two vertical shafts. The 3-compartment No. 1 shaft is on claim T.B. 10,040, and the 4-compartment No. 2 or main haulage shaft, 1,440 feet deep, is on claim T.B. 10,038 about 1,500 feet southeast of No. 1 shaft. No. 1 shaft was deepened in 1943 from 1,135 to 1,755 feet, and four new levels were cut at 1,271, 1,421, 1,570, and 1,721 feet. The shafts are connected on the 500- and 1,100-foot levels. The ore from the new levels will be hoisted in cars to the 1,100-foot level and carried to No. 2 shaft to be hoisted to surface. The following table shows the development work done in 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1st	......	5,652	......	1,904	......	1,563
2nd	215	6,336	......	2,134	......	1,720
3rd	424	10,271	......	3,588	......	2,800
4th	19	3,434	......	1,393	380	2,123
5th	......	3,411	153	2,007	198	2,146
6th	17	2,520	......	1,511	......	1,291
7th	433	2,618	......	1,385	319	1,135
8th	......	13	18	149	......	562
9th	......	......	11	37	......	......
10th	......	......	13	13	......	......
11th	......	......	13	13	......	......

Diamond-drilling consisted of 159 holes, totalling 18,308 feet, from surface.

New buildings erected during the year included a combined hoist- and power-house and a switch-house at No. 1 shaft and a mill warehouse. The old headframe at No. 1 shaft was removed and replaced by a steel headframe bought from Cline Lake Gold Mines. A second-hand 4-foot, short-head Symons cone crusher was installed in the crusher-house, and a new 36-inch filter press was added to the mill equipment.

The following is taken from the general manager's report for the twelve months ending September 30, 1943:—

General

Labour shortage in the past year has been our major problem. The underground force gradually decreased due to enlistments and men leaving for other industries. Replacements for underground labour were practically non-existent. The decrease in shifts worked underground was 21.2 per cent. for the year, while the last month shows a decrease of 50.8 per cent. compared with the previous year's average.

The first quarter of the fiscal year was an all-time high in production. The production, however, decreased each quarter. During the first quarter, our development work was at the usual rate, but as labour decreased our development was greatly restricted. This curtailment in development has been so serious that no new ore has been developed.

Mining

Ore mined, hoisted, and conveyed to the crusher plant amounted to 320,512 tons with an average value of $8.62 per ton. After hand-sorting and magnetic separation of waste rock, amounting to 112,294 tons, ore sent to the mill was 208,218 tons with an average value of $12.69 per ton, an increase of $4.07 per ton. This ore produced $2,352,839.94. The sources from which the ore was obtained are listed below:—

SUMMARY OF ORE DELIVERED TO ORE-PASS SYSTEM
OCTOBER, 1942, TO SEPTEMBER, 1943

	Ore hoisted	Tonnage	Average recovery		Total ounces
			Ounces	Value	
	tons	per cent.			
North zone, stopes	210,172	66	0.226	$8.70	47,482.37
North zone, development	10,810	3.4	.179	6.89	1,931.74
West zone, stopes	88,182	27.7	.228	8.78	20,100.42
West zone, development	6,022	1.9	.237	9.12	1,424.98
Surface ore dump	3,076	1	.151	5.81	463.61
Total	318,262	100	0.224	$8.62	71,403.12

OPERATING COSTS

	Total cost		Cost per ton milled		Cost per ton hoisted	
	1942	1943	1942 (231,006 tons)	1943 (208,218 tons)	1942 (362,227 tons)	1943 (320,512 tons)
Mine development	$240,666.26	$156,951.22	$1.042	$0.754	$0.664	$0.490
Mining	675,611.88	643,600.98	2.925	3.091	1.865	2.008
Milling	366,744.59	343,506.81	1.587	1.649	1.012	1.072
Mine general and head office administration	223,055.62	205,270.27	.965	.986	.616	.640
	$1,506,078.35	$1,349,329.28	$6.520	$6.480	$4.158	$4.209
Cost-of-living bonus	73,726.61	67,842.59	.319	.326	.203	.212
Total	$1,579,804.96	$1,417,171.87	$6.839	$6.806	$4.361	$4.421

Milling

The mill operated 96.3 per cent. of the running time. The daily average tonnage was 570.7 tons, which yielded an average daily tonnage of 130.5 tons of concentrates to be roasted.

Recovery of the tailings (impounded before roaster operations commenced) was started August 16, and a total of 1,980 tons were treated in August and September.

Development and Ore Reserves

A summary of the ore reserves which can be classed as proved ore with location and average value is listed below, and for comparison there is added a summary of the total ore mined from these same locations from the time the mill started operating to the present.

SUMMARY OF ORE RESERVES AND ORE MINED

	Ore reserves			Ore mined		
	Tons	Ounces per ton	Total ounces	Tons	Ounces per ton	Total ounces
North zone	359,699	0.213	76,544.44	1,197,807	0.230	275,835.73
West zone	342,553	.249	85,181.09	197,633	.223	44,009.71
South zone	73,778	.220	16,231.16	245,569	.225	55,280.05
Total	776,030	0.229	177,966.69	1,641,009	0.229	375,125.49

An average force of 308 men was employed, of whom 155 were in the mine and 24 in the mill. J. M. Kilpatrick is general manager.

McMarmac Red Lake Gold Mines, Limited

McMarmac Red Lake Gold Mines, Limited, was incorporated in July, 1939, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,050,005 have been issued. Development work on the property was financed by a loan of $195,000 from McKenzie Red Lake Gold Mines, Limited, which was repaid at the beginning of 1942. Operations are carried on under the control of McKenzie Red Lake. The officers and directors are: W. G. Armstrong, president; A. C. McLean, vice-president; H. M. Anderson, secretary-treasurer; J. E. Boyle and A. Kelso Roberts, directors. The head office is at 19 Richmond Street West, Toronto. The mine address is McKenzie Island.

The company acquired 5 claims from Margaret Red Lake Mines, Limited, and one claim and a fraction from Richmac Gold Mines (1936), Limited, approximately 243 acres in all. The property is in Dome township, Red Lake area, Patricia portion of the district of Kenora.

There are two vertical, 3-compartment shafts on the property. No. 2 shaft, on claim K.R.L. 1,023, through which the present operations are conducted, is 777 feet deep, with levels at intervals of 150 feet. No. 1 shaft, also known as the Margaret, on claim K.R.L. 1,022 about 925 feet southwest of No. 2 shaft, is 300 feet deep. The former operators did 50 feet of drifting on the 80-foot level and 300 feet of drifting and crosscutting on the 175-foot level. The present company has done no lateral work from this shaft.

Operations in the No. 2 shaft area continued throughout 1943. The following table shows the development work done in 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
150-foot	233	2,150		282	291	638
300-foot		2,518		248	206	498
450-foot		870		423		406
600-foot		912		458		451
750-foot		1,147		984		

Diamond-drilling consisted of 15 holes, totalling 2,945 feet, from surface and 98 holes, totalling 6,715 feet, from underground. About 126 feet of surface-trenching 4 feet deep was cut.

There were 32,073 tons of ore mined and milled. The mill operated at an average daily rate of 87.8 tons. The concentrates were sent to Tacoma, Wash., for further treatment.

An average force of 49 men was employed, of whom 24 were in the mine and 8 in the mill. J. L. Ramsell is resident manager.

Madsen Red Lake Gold Mines, Limited

Madsen Red Lake Gold Mines, Limited, was incorporated in March, 1935, with an authorized capitalization of 5,000,000 shares of $1 par value. On June 6, 1940, the capitalization was reduced to $3,500,000 by the cancellation of 1,500,000 unissued shares. The number of shares issued at the end of 1943 was 3,499,528. The officers and directors are: Jos. McDonough, president; F. R. Marshall, vice-president; M. Masterson, secretary-treasurer; Wm. R. Askwith, managing director; Marius Madsen, D. M. Hogarth, Hugh Mackay, and F. M. Connell, directors. The head office is at 67 Yonge Street, Toronto. The mine address is Madsen.

The property consists of 46 claims, 2,179 acres, in Baird and Heyson townships, Red Lake area, Patricia portion of Kenora district. It is about 7½ miles southwest of the Howey mine and may be reached by road from Red Lake.

No development has been done since September, 1936, on the original workings from No. 1 shaft on claim K.R.L. 11,505. A table showing the amount of work done from this shaft appears on page 168 of the annual report of the Ontario Department of Mines for 1938, Volume XLVII, part 1.

Operations in the No. 2 shaft area continued throughout 1943. The 3-compartment, vertical shaft on claim K.R.L. 12,528 is 1,311 feet deep. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
200-foot	....	1,908	....	271	....	769
350-foot	....	5,460	....	730	....	2,885
500-foot	....	2,068	....	226	228	1,256
650-foot	94	3,175	....	302	313	1,632
800-foot	268	2,085	....	407	181	1,182
950-foot	430	1,572	....	416	167	1,126
1,100-foot	352	1,790	85	685	196	1,090
1,250-foot	....	....	....	46	....	....

Diamond-drilling consisted of 8 holes, totalling 3,804 feet, from surface and 135 holes, totalling 15,603 feet, from underground.

A new boiler-house was built, and a 2,000 k.w., 2,300-volt Kaelin electric boiler was installed for heating purposes. A new mill-tailings disposal line about 550 feet long was constructed.

The following is taken from the report of the manager for the twelve months ending February 29, 1944:—

Production

The tonnage of ore and waste hoisted during the year was 151,729 tons. Of this total tonnage, 7,550 tons were waste. The remaining 144,179 tons, being ore, were milled to yield

33,732.769 fine ounces of gold and 7,398.980 fine ounces of silver. The total value of this bullion was $1,301,568.67. This was a recovery of $9.03 per ton milled.

Analysis of Operating Costs

	Total cost	Cost per ton milled
Development and exploration	$63,465.65	$0.442
Stope preparation	77,341.09	.536
Stoping	74,532.84	.517
Mucking, tramming, and hoisting	122,539.40	.850
Crushing and conveying	34,511.94	.239
Milling	109,886.42	.762
Mine general expense, net	99,500.99	.690
Head office expense	24,293.42	.168
Marketing charges	16,591.38	.115
Total operating costs	$622,663.13	$4.319

Mining

Sublevel drifting to the west of the 2-15 stope was completed and a raise driven up from the 2nd level drift to above the first sublevel. Work in this area was discontinued due to the shortage of man-power. Backfilling of the 2-B stope with waste rock from the mine was continued.

Part of the pillar between 3-2 and 2-A stopes and all of the pillar between 3-10 and 2-D stopes was removed. The mining of these pillars does not mean that we have lost access to the eastern part of the mine on the 2nd level, as the ore bodies were in the hanging wall from the main haulage drift.

The 3-5 stope was completed and practically drawn empty. The 4-12 and 4-14 ore bodies were opened up for mining by raises and sublevel drift.

The lower section of the 5-8 ore body was very successfully mined by diamond-drill blastholes. Preparations are being made to mine the upper section by similar methods. The ore body disclosed to the east of the 5-10 stope and part of the 5-14 ore body were both prepared for mining.

A grizzly system is being established in the 6-8 ore body at the 6th level in preparation for mining the ore above this level.

The 7-2 stope was carried up approximately 25 feet. The western part of the 7-8 ore body was stoped up to within 20 feet of the 6th level, and the Eastern part of this ore body is currently being prepared for mining by a system of grizzlies established just above the 7th level. The 710 stope was silled out and mining operations started.

Ore Reserve

The tonnage of new ore developed was not sufficient to replace the 144,179 tons milled and the ore reserve was reduced by 81,205 tons. This reduction of the reserve was caused primarily by our inability to obtain men to carry out a normal development programme.

The calculated ore reserve at the end of the year is as follows:—

	At Feb. 28, 1943	At Feb. 29, 1944
	tons	tons
Block between 2nd level and surface	23,760	19,510
Block between 3rd level and 2nd level	40,710	37,000
Block between 4th level and 3rd level	31,180	27,900
Block between 5th level and 4th level	100,920	64,590
Block between 6th level and 5th level	283,140	280,000
Block between 7th level and 6th level	273,930	218,370
Broken reserve	53,630	78,695
Total reserve	807,270	726,065
	ounces	ounces
Grade of reserve	0.201	0.201

In calculating the grade and tonnage of the reserve, allowance has been made for 20 per cent. dilution. No allowance has been made for any ore below the 7th level.

Milling

The mill was operated at full capacity throughout the year. The details of the mill operation are shown in the following summary. Also shown, for purposes of comparison, are the details of the operation for the years ending February 28, 1942 and 1943.

	Year ending Feb. 28, 1942	Year ending Feb. 28, 1943	Year ending Feb. 29, 1944
Dry tons treated	145,534	146,346	144,179
Per cent. operating time	98.28	96.62	96.01
Tons treated per mill day	400.9	403.2	396.1
Average gold assay of heads ... ounces	0.2299	0.2860	0.2507
Average gold assay of tails ... ounces	0.0171	0.0182	0.0167
Recovery ... per cent.	92.6	93.6	93.3

General

Operating costs were reduced by $0.622 per ton milled. This reduction of costs was caused by the decreased amount of development and stope preparation work completed.

An average force of 151 persons was employed. Of these, 72 were in the mine and 19 in the mill. E. G. Crayston is resident manager.

Magnet Consolidated Mines, Limited

Magnet Consolidated Mines (1936), Limited, was incorporated in April, 1936. At the end of 1940 the name was changed to Magnet Consolidated Mines, Limited. The authorized capitalization is 3,000,000 shares of $1 par value, of which 2,999,995 had been issued at the end of 1943. The company is controlled by the Northern Empire Mines Company, Limited, which is a subsidiary of the Newmont Mining Corporation of New York. The officers and directors are: A. W. Burt, president; Fred Searls, Jr., vice-president; H. E. Dodge, secretary-treasurer; Carroll Searls, assistant secretary; Gus Mrkvicka, assistant treasurer; T. M. Mungovan and G. Scott, directors. The head office is at Empire; and the mine address, when operations are in progress, is Geraldton.

The company owns 46 claims, 1,840 acres, formerly the property of Wells Longlac Mines, Limited, and Magnet Lake Gold Mines, Limited, in Errington township, Little Long Lac area, district of Thunder Bay. The property adjoins that of Bankfield Consolidated Mines, Limited, about 2 miles southwest of Bankfield station on the Port Arthur–Longlac branch of the Canadian National Railways. It can be reached from Geraldton by a 4-mile automobile road.

Mining and milling continued from January 1 until October 28, 1943, when operations were suspended and the workings were allowed to fill.

The mine has been developed from a 3-compartment, vertical shaft, 1,772 feet deep, on claim T.B. 10,398. The following table shows the development work done during 1943 and the total amount when operations ceased:—

Level and depth from surface	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1st (203 feet)	....	970	....	208	....	195
2nd (332 feet)	....	3,241	....	2,869	95	505
3rd (480 feet)	....	1,177	....	149	....	267
4th (630 feet)	....	1,435	....	110	....	199
5th (780 feet)	139	1,957	....	109	110	578
6th (930 feet)	55	1,844	....	102	....	303
7th (1,080 feet)	....	2,592	....	534	25	348
8th (1,230 feet)	113	2,037	....	54	484	484
9th (1,380 feet)	130	2,476	64	173	50	538
10th (1,555 feet)	....	....	....	60	....	....
11th (1,730 feet)	1,429	3,745	....	168	496	496

Diamond-drilling in 1943 consisted of 39 holes, totalling 6,103 feet, from underground.

A total of 43,834 tons of ore was mined in 1943. The mill treated 43,060 tons.

The following is taken from the president's report for the year ending December 31, 1943:—

> During the calendar year 1943 operating conditions at the property became progressively more difficult. It was apparent that under existing conditions continued operation would exhaust the remaining reserves without producing any substantial profit that could be distributed to the shareholders.
>
> The Magnet vein, from which substantially all of the ore above the 1,380-foot level has been won, has failed on the 1,730-foot level, where it is entirely non-commercial. The vein on which stopes have been started from the bottom or 1,730-foot level lies some 90 feet north of the Magnet vein. The marginal ore developed in this vein appears to have its top below the 1,380-foot level, which is near the bottom of the ore on the Magnet vein.
>
> Ores milled during the year 1943 amounted to 43,060 tons with an average grade of approximately 0.34 ounces, compared with 50,613 tons at 0.444 ounces in 1942. It has been estimated that there remain developed approximately 32,000 tons of assured ore having a grade similar to that mined during 1943. The mine warrants additional development under conditions that permit mining this lower vein at a profit.

An average force of 121 men was employed, of whom 71 were in the mine, 9 in the mill, and 40 on general surface work. W. S. Hargraft was manager.

Matachewan Consolidated Mines, Limited

Matachewan Consolidated Mines, Limited, was incorporated in July, 1933. The authorized capitalization is 4,000,000 shares of no par value, of which 3,430,000 have been issued. On incorporation the company acquired the property of Matachewan Canadian Gold, Limited. The officers and directors are: Thayer Lindsley, president; H. H. Sutherland, vice-president; H. Whittingham, secretary-treasurer; George McKeown and E. V. Neelands, directors. The head office is at 25 King Street West, Toronto. The mine address is Matachewan.

The property consists of approximately 886 acres in Powell and Cairo townships, Matachewan area, district of Timiskaming.

The original development, by former operators, was done from a shaft known as No. 1, which is about 170 feet deep with a level at 160 feet. There is also a shallow shaft, about 37 feet deep, called No. 2. Neither of these is used in the present operations, which are conducted through No. 3 vertical, 3-compartment shaft on claim M.R. 5,380.

Mining and milling continued through 1943. No. 3 shaft was sunk a further 273 feet to a depth of 1,640 feet, and the cutting of an 11th level was begun at a depth of 1,550 feet. The following table shows the development work done during 1943 and the total:—

Level and depth from surface	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1st (167 feet)	....	4,667	....	2,035	....	1,323
2nd (267 feet)	....	5,404	41	1,610	....	2,642
3rd (367 feet)	....	2,675	....	617	....	837
4th (500 feet)	....	4,035	91	1,748	....	2,573
5th (650 feet)	....	1,971	....	376	....	942
6th (783 feet)	....	2,408	....	176	57	949
7th (916 feet)	....	5	....	....	....	233
8th (1,050 feet)	....	4,091	6	981	418	2,515
9th (1,200 feet) (ore pocket)	....	....	....	....	....	212
10th (1,300 feet)	2,006	2,616	70	70	63	63
11th (1,550 feet) (station partly cut)	....	....	....	....	....	....

The following is taken from the manager's report for the twelve months ending December 31, 1943:—

General

The acute shortage of labour affected operations and made operating conditions most difficult. This condition was more serious in the underground working force than in other departments. As a result, necessary development work had to be further curtailed and broken ore reserves drawn upon to supply the reduced daily tonnage milled.

Mine Development

Stope development work was carried on in the west boundary porphyry area to open up one new stope on the 6th level and two new stopes on the 10th level.

A ventilation raise from the 8th to the 6th levels was completed. This raise supplies fresh air to the lower part of the mine and also provides an auxiliary escapeway.

Diamond-drilling

The footage drilled for exploration during the year was 6,395 feet. This drilling was all done from the 10th level in the west boundary porphyry area. The greater part of this drilling was done below the level exploring the downward extension of the porphyry ore body. A small amount of drilling was done to outline the porphyry ore body between the 8th and 10th levels.

In addition to the above exploration drilling, 51,375 feet of blast-hole drilling was done on various parts of the mine as follows:—

	Feet
8th level stopes	21,271
8th level pillars	20,119
2nd level pillars	9,985

The diamond-drill blast-hole method of mining was advantageous in that it enabled broken ore reserves to be maintained at a satisfactorily high level, which would not have been possible otherwise under present conditions.

Ore Reserves

The estimated probable ore reserves, including broken ore, have been figured from surface to the 1,300-foot elevation, the 10th level. The same dilution factors have been used as last year; liberal discounts have been allowed for both tonnage and grade on ore yet to be mined.

Probable ore reserves as at December 31, 1943, including broken ore, are as follows:—

	Tons
Ore reserves December 31, 1942	1,237,858
Added during 1943	162,521
Total	1,400,379
Less hoisted in 1943	250,179
Reserves as at December 31, 1943 (average estimated grade, 0.108 ounces per ton)	1,150,200

In addition to the above, diamond-drilling in the west boundary porphyry area, between the 1,300-foot and 1,550-foot levels, indicates a possible 383,000 tons of 0.114 ounces porphyry ore.

Diamond-drill holes below the 1,550-foot elevation indicate a downward extension of the porphyry ore body, but our present information on this possible ore is too limited to estimate tonnages or grade.

Mining

A summary of mining operations for the year 1943 is given below:—

ORE BROKEN

	Tons
Broken during 1943	222,177
Less hoisted during 1943	250,179
Ore drawn from broken reserve	28,002
Carried forward from 1942 (adjusted)	319,443
Broken ore reserves, December 31, 1943 (estimated grade, 0.093 ounces per ton)	291,441

ORE HOISTED

	Tons
From stopes	243,047
From development	7,132
Total	250,179

Of the ore hoisted, 90.4 per cent. came from the west boundary porphyry zone and 9.6 per cent. from the greenstone zone.

The proportion hoisted from each level was:—

	Per cent.
2nd	44.9
4th	9.2
5th	.2
6th	1.9
8th	41.5
10th	2.3
	100

Four 8th level stopes and two pillars were mined to completion during the year.

Milling

The mill performance for the year was as follows:—

Tons milled		249,779
Average daily milling rate	tons	684
Average value of heads	ounces per ton	0.0836
Average value of tails	ounces per ton	0.0087
Average recovery	ounces per ton	0.0749

Mill operation was very satisfactory. A 90 per cent. recovery was maintained in spite of intermittent operations and lower mill heads.

Production

The metal recovery for 1943 was: gold, 18,713.492 ounces; silver, 8,264.26 ounces.

Statement of Production, by Year, since Commencement of Operations

Year	Tons milled	Net value metals recovered	Value per ton	Operating costs	Cost per ton	Operating profit	Profit per ton	Price gold per ounce
1935...	48,362	$351,769.40	$7.27	$272,942.24	$5.64	$78,827.16	$1.63	$35.17
1936...	54,764	419,178.19	7.65	359,383.13	6.56	59,795.06	1.09	35.04
1937...	132,764	698,976.61	5.26	594,969.29	4.49	104,007.32	.77	34.98
1938...	154,409	820,823.00	5.31	639,672.64	4.14	181,150.36	1.17	35.19
1939	155,238	855,310.76	5.51	600,204.73	3.87	255,106.03	1.64	36.32
1940...	182,033	817,916.52	4.49	642,135.16	3.53	175,781.36	.96	38.50
1941...	196,962	879,187.86	4.46	709,249.55	3.60	169,938.31	.86	38.50
1942...	315,040	962,620.23	3.06	764,369.80	2.43	198,250.43	.63	38.50
1943...	249,779	714,763.40	2.86	593,776.16	2.38	120,987.24	.48	38.50

An average force of 141 men was employed, of whom 63 were in the mine and 19 in the mill. H. S. McGowan is manager.

Moneta Porcupine Mines, Limited

Moneta Porcupine Mines, Limited, which was incorporated in October, 1910, has an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,543,860 have been issued. The officers and directors are: W. E. Segsworth, president; C. C. Calvin, vice-president; H. B. Clearihue, secretary-treasurer; R. J. Jowsey, J. D. Conover, and A. M. Reaper, directors. The head office is at 67 Yonge Street, Toronto. The mine address when operations were in progress was Timmins.

The company owns 8 claims, 320 acres, situated west of and adjacent to the Hollinger mine in the township of Tisdale, Porcupine area, district of Cochrane. The mine workings are on the northeast quarter of the south half of lot 12, concession II. The company also has a substantial interest in Dominion Magnesium, Limited, and has joined with Leitch Gold Mines, Limited, in the formation of Leta Explorations, Limited, for the purpose of searching for new properties.

The Tisdale township property has been developed from a vertical, 3-compartment shaft, 1,455 feet deep. The mining of all the known ore was completed early in June, 1943. Hoisting and milling operations continued till June 27. All the ore hoisted in 1943, amounting to 14,101 tons, came from stoping operations. The following table shows the development work done in 1943 and the total when the mine closed:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
150-foot		1,422		301		336
295-foot		970		398		145
400-foot		2,764		840		147
525-foot	51	2,097		315		220
675-foot		1,495		204		322
825-foot		820		150		92
975-foot		3,068		291		295
1,425-foot	6	3,333		247	20	20
1,125-foot (station only)						
1,275-foot (station only)						

Diamond-drilling in 1943 consisted of 2 holes, totalling 160 feet, from surface and 4 holes, totalling 4,053 feet, from underground.

The mill treated 14,088 tons of ore.

Following the cessation of operations, the mill circuit was cleaned out and the underground workings were allowed to flood. The mining and milling plants are being maintained intact.

An average force of 90 men was employed from January to the end of June. Of these, 45 were in the mine and 9 in the mill. About 35 men were employed in the winding-up operations in July and August. Delbert Wilson was acting manager.

Naybob Gold Mines, Limited

Naybob Gold Mines, Limited, went into voluntary liquidation on December 31, 1942. E. G. Clarkson, 15 Wellington Street West, Toronto, was appointed receiver.

The company's property, formerly the Hayden mine, is situated 3½ miles south of Timmins and consists of 16 claims, which lie on both sides of the Deloro-Ogden township line, Porcupine area, district of Cochrane.

The mine continued to operate till January 24, 1943. No development work was done. A total of 3,543 tons of ore was hoisted. The mill operated till January 25 and treated 3,843 tons of ore.

The mine has been developed from a vertical, 3-compartment shaft, 1,347 feet deep, on claim H.R. 938 (T.R.S. 1,021). The following table shows the total amount of development work on the property when operations ceased:—

Level	Drifts	Crosscuts	Raises
	feet	feet	feet
100-foot	641	330	
200-foot	1,269	369	292
300-foot	5,052	1,664	882
400-foot	3,638	1,494	768
550-foot	2,556	744	1,810
700-foot	6,622	2,589	2,899
825-foot	1,094	430	504
950-foot	323	320	37
1,075-foot	60	81	
1,175-foot	13	240	
1,275-foot	753	179	238

There is a loading-pocket at 1,330 feet in the shaft, but no connection with the level above.

L. E. Hansen was mine superintendent, employing a force of 53 men during the period of operation, of whom 28 were underground and 10 in the mill. During the cleaning-up period, which lasted till about March 15, there were 6 men employed on surface and 2 underground.

Omega Gold Mines, Limited

Omega Gold Mines, Limited, was incorporated in May, 1935, with an authorized capitalization of 5,000,000 shares of $1 par value, all of which have been issued. The officers and directors at the end of 1943 were: J. P. Bickell, president; E. D. Fox, secretary-treasurer; Balmer Neilly, André Dorfman, E. M. Thomson, and Dr. A. F. Demary, directors. Early in 1944 Noranda Mines, Limited, and Anglo-Huronian, Limited, acquired control of the company, and the executive office was moved to 80 King Street West, Toronto. The head office and mine office are at Larder Lake.

The property consists of 26 claims, approximately 839 acres, in McVittie township, Larder Lake area, district of Timiskaming.

Mining and milling operations continued throughout 1943. The vertical, 3-compartment No. 1 main operating shaft, also known as the Crown, on claim L.S. 191 is 1,592 feet deep. The 2-compartment, vertical winze, known as No. 3 internal shaft, which is collared at the 1,550-foot level about 1,600 feet southeast of No. 1 shaft, was sunk a further 272 feet in 1943 to a depth of 2,000 feet from surface. New levels were established at 1,800 and 1,975 feet. The vertical, 3-compartment No. 2 or Goldfields shaft on claim L. 1,794 about 365 feet southwest of No. 1 shaft is 1,030 feet deep. The following table shows the development work done during 1942 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 1 SHAFT:						
170-foot	219	1,783	....	304	....	370
300-foot	....	5,232	....	1,178	....	1,586
425-foot	11	4,397	....	1,611	215	2,029
550-foot	....	3,256	....	855	....	1,547
675-foot	....	1,971	....	576	....	918
800-foot	....	2,045	....	838	....	790
925-foot	....	2,125	....	944	41	1,510
1,050-foot	....	2,327	....	2,037	95	1,055
1,175-foot	....	5,044	....	2,193	118	1,489
1,300-foot	....	1,056	....	804	42	599
1,425-foot	263	1,051	....	1,060	....	162
1,550-foot	....	748	....	2,303	....	522
No. 3 INTERNAL SHAFT:						
1,675-foot (station only)	....	....	....	....	....	....
1,800-foot	828	828	212	212	226	226
1,975-foot	881	881	75	75	10	10
No. 2 SHAFT:						
110-foot	....	15	....	90	....	....
235-foot	....	1,040	....	386	....	....
360-foot	....	800	....	335	....	....
500-foot	....	1,435	....	1,020	....	....
625-foot (station only)	....	....	....	....	....	....
750-foot	....	840	....	765	....	....
1,000-foot	....	1,210	....	1,425	....	....

Diamond-drilling during 1943 consisted of 7 holes, totalling 1,470 feet, from surface and 109 holes, totalling 17,609 feet, from underground.

The following is taken from the manager's report for the twelve months ending March 31, 1944:—

Production

Ore treated..........................tons	109,396	
Value per ton (0.158 ounces)...............	$6.103	
Gross value............................	$667,697.00	
Bullion recovered:		
Gold (15,345.532 ounces at $38.50)................		$590,803.51
Silver (2,005.22 ounces)...........................		776.71
Total value..................................		$591,580.22
Recovered per ton (0.140 ounces)...........	$5.408	
Bullion melting, refining, and handling charges...........		$7,562.76
		$584,017.46

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1936

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
Feb. 1, 1936, to Mar. 31, 1936..	2	17,352	$4.286	$74,369.00	$3.557	$61,726.28
Apr. 1, 1936, to Mar. 31, 1937..	12	132,642	5.00	663,010.70	4.324	573,504.29
Apr. 1, 1937, to Mar. 31, 1938..	12	167,051	5.36	895,393.36	4.668	779,766.65
Apr. 1, 1938, to Mar. 31, 1939..	12	177,388	5.572	988,405.94	4.885	866,503.30
Apr. 1, 1939, to Mar. 31, 1940..	12	174,449	5.816	1,014,717.00	5.104	890,341.82
Apr. 1, 1940, to Mar. 31, 1941..	12	176,300	5.752	1,014,206.00	5.033	887,354.69
Apr. 1, 1941, to Mar. 31, 1942..	12	171,916	5.822	1,000,835.00	5.158	886,737.68
Apr. 1, 1942, to Mar. 31, 1943..	12	136,228	6.073	827,292.00	5.399	735,552.17
Apr. 1, 1943, to Mar. 31, 1944..	12	109,396	6.103	667,697.00	5.408	591,580.22
Total..................	....	1,262,722	$5.659	$7,145,926.00	$4.968	$6,273,067.10

Mining

Further enlistments in the armed forces, some shifting of labour to other industries, and increased absenteeism resulted in a 28 per cent. drop in man-shifts underground. It was found necessary in the last quarter of the year to curtail development and restrict stoping operations tc the bigger, more accessible stoping area. Some 3,500 feet of diamond-drilling was used in blast-hole stoping operations. The net result was a decrease in tonnage milled of 20 per cent. with a consequent rise in cost per ton.

The ore milled during the year was obtained from the following sources: development, 4,762 tons; stoping, 104,634 tons.

The grade of such ore milled was 0.158 ounces per ton, as compared with previous ore reserve estimate of 0.153 ounces per ton.

Development

Level development and some raising development was carried out, principally on the two new, lowest levels. Exploratory diamond-drilling was maintained, but at a lesser total than in the previous years.

Diamond-drilling and development opened up new ore on the 1,800-foot level on the No. 1 vein system. This ore is of considerably higher grade than the mine average, but the lenses are smaller and not as consistent as the No. 1 vein in the upper levels. Only a small amount of ore was opened on the 1,975-foot level.

Through level and stoping development, new ore was also added on the No. 1 vein on the 170-foot level, the No. 2 vein on the 1,425-foot level and 1,175-foot level, and the No. 4 vein on the 925-foot level.

The year's development as above replaced a considerable portion of the tonnage mined.

Ore Reserves

Ore reserve estimate of a year ago showed approximately 400,000 tons of grade 0.153 ounces per ton. Production for the year of 109,396 tons was at a slightly higher grade of 0.158, due to the addition of new ore on the 1,800-foot level. Ore reserves estimate now shows approximately 388,000 tons at 0.148 ounces per ton. Stability and availability of labour together with other factors will determine what quantity of ore will eventually be mined. Present conditions make it necessary to do some selective mining.

Operating Costs

Total operating costs were down due to the smaller scale of operations. Development costs were also down, but the proportional cost of development remained about the same as the previous year. With a lower tonnage milled, there was a consequent rise in cost per ton. The operating costs were:—

	Total cost	Cost per ton milled
Development	$78,048.55	$0.713
Mining	311,528.32	2.848
	$389,576.87	$3.561
Milling	164,808.35	1.506
	$554,385.22	$5.067
Administration and municipal taxes	4,434.25	.041
Total	$558,819.47	$5.108

General

Modest operating profit resulted from the year's operations. The grade of ore milled was the same as the previous year. Some new ore was developed and some ore indicated by diamond-drilling. There is also some ore partially developed and requiring further development before being added to ore reserves.

An average force of 147 men was employed, of whom 90 were in the mine and 16 in the mill. A. D. Campbell was manager.

Pamour Porcupine Mines, Limited

Pamour Porcupine Mines, Limited, which was incorporated in March, 1934, has an authorized capitalization of 5,000,000 shares of no par value, all of which have been issued. The capitalization was increased from 3,500,000 shares in 1935. The officers and directors are: James Y. Murdoch, president; G. H. Rainville, vice-president; J. R. Bradfield, secretary; R. G. Rudolf, treasurer; Jules R. Timmins, Leo H. Timmins, M. Kendall, J. E. Perrault, and Oliver Hall, directors. The executive office of the company is at 1600 Royal Bank Building, Toronto. The head office and mine office are at Pamour.

The company's main property consists of 1,160 acres in concessions V and VI, Whitney township, Porcupine area, district of Cochrane, and includes the former La Palme Porcupine, Three Nations, and Porcupine Grande properties. Three claims at the south end of Three Nations lake in the same area are also held.

The No. 3 or main operating shaft on claim No. 13,783 is 2,132 feet deep and has five compartments. There is a connection with the Hallnor workings on the 400-foot level, which is used for ventilation purposes. There are two other shafts on the property, sunk by former operators. No. 1 shaft, 110 feet deep, on claim No. 13,793, is not connected with the other mine workings and is not used. No. 2 shaft, also on claim No. 13,793 about 1,100 feet west of No. 3 shaft, is 220 feet deep, with levels at 100 and 200 feet. It is connected to the No. 3 shaft workings on the 200-foot level and serves as an emergency exit.

The mine and mill continued to operate throughout 1943. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
100-foot		1,018		713		140
200-foot		9,342		4,807		3,359
300-foot		32		116		
400-foot		18,729		3,163		10,910
500-foot		264		88		263
600-foot		10,950	14	1,354	80	8,793
700-foot		35				79
800-foot		6,991		1,140	258	2,493
900-foot		27				
1,000-foot		5,410		1,125		4,054
1,100-foot		72				56
1,200-foot	148	6,598	14	1,053	660	6,146
1,300-foot		28				
1,400-foot	1,297	12,204	44	1,331	569	1,840
1,600-foot		3,832		832		905
1,700-foot		213				276
1,800-foot		90		54		
1,900-foot		41				737
2,000-foot		1,538				73
2,100-foot		48				

Diamond-drilling consisted of 125 holes, totalling 22,415 feet, from underground.

A dust-collecting cyclone and exhaust fan, driven by a 7½ h.p. motor, was installed in the crushing-plant. A 40- by 165-foot skating-rink was constructed.

The practice of allowing a week's vacation with pay to employees who have been employed for a year or more was inaugurated in October.

In November the Pamour mine joined with a group of other mines in the area in the adoption of a plan to provide full medical care and hospitalization for employees and their families.

The following is taken from the manager's report for the twelve months ending December 31, 1943:—

Drifting east was done on the 1,200-foot level and east and west on the 1,400-foot level. Raising was done in stopes for stope access, and in pillars.

MINE PRODUCTION

Level	Tons	Ounces per ton
400-foot	21	0.1524
600-foot	281,306	.0975
800-foot	6,255	.1228
1,000-foot	91,592	.1469
1,200-foot	128,609	.1135
1,400-foot	11,336	.0972
Total	519,119	0.1105
Development	6,438	.0727
Total milled	525,557	0.1100

Waste hoisted amounted to 6,441 tons.

ORE RESERVES

	Tons	Ounces per ton
Broken ore	460,000	0.096
Drilled off	33,000	.135
Floor pillars	40,000	.144
Vertical pillars	35,000	.130
In place	1,040,000	.114
Total	1,608,000	0.110

Average daily tonnage for the year was 1,439.9 dry tons, making a total of 525,557 tons at 0.1100 ounces per ton and a recovery of 93.512 per cent.

Period	Tons milled	Mill head assay, ounces per ton	Gold recovered, ounces per ton	Recovery
				per cent.
1st quarter	135,855	0.1131	0.1057	93.514
2nd quarter	135,108	.1119	.1045	93.343
3rd quarter	133,598	.1059	.0988	93.318
4th quarter	120,996	.1090	.1023	93.911
Total	525,557	0.1100	0.1029	93.512

An average force of 275 men was employed, of whom 150 were in the mine and 33 in the mill. C. E. Anderson is manager.

Paymaster Consolidated Mines, Limited

Paymaster Consolidated Mines, Limited, which was incorporated in February, 1930, has an authorized capitalization of 9,000,000 shares of $1 par value, of which 8,629,090 have been issued. The officers and directors are: E. H. Walker, president and managing director; A. S. Fuller, vice-president; E. L. O'Reilly, secretary; A. W. Hodgetts, assistant secretary-treasurer; Chas. E. Cook, H. M. Pryale, and H. D. Rothwell, directors. The head office and mine office are at South Porcupine. The executive office is at 19 Melinda Street, Toronto.

The main property, in Deloro and Tisdale townships, Porcupine area, district of Cochrane, contains approximately 748 acres and consists of the amalgamated holdings of the following former operating companies: West Dome Mines, Limited; Dome Lake Mining and Milling Company, Limited; Standard Gold Mines, Limited; McLean Gold Mines, Limited; Consolidated West Dome Lake Mines, Limited; Premier Paymaster Mines Company; Bison Gold Mines, Limited; West Dome Lake Gold Mines, Limited; and United Mineral Lands Corporation. The company also owns another 160 acres in Tisdale township, 920 acres in Cody township, and 80 acres in Whitney township, all in the district of Cochrane, and holds under lease 500 acres in Leonard and Tyrrell townships, Matachewan area, district of Timiskaming.

Operations continued throughout 1943. Diamond-drilling in the calendar year consisted of 125 holes, totalling 9,121 feet, from underground. A total of 143,581 tons of ore was hoisted, and 138,531 tons were milled, the mill operating at an average daily rate of 379.5 tons. About 6,863 tons of tailings were re-treated.

There are nine shafts on the main property, four of which have been used by Paymaster Consolidated Mines, Limited, for hoisting purposes. The others are used for ventilation purposes or not at all. There are also several winzes. The depths of the various shafts and winzes are included in the table below, which is arranged to show the amount of development work done during 1943, the section of the mine in which it was done, and the total:—

Underground Development Work

Shaft and level	1943				Total			
	Drifting	Cross-cutting	Raising	Sinking	Drifting	Cross-cutting	Raising	Sinking
	feet	feet	feet	feet	feet	feet	feet	feet
No. 1 shaft[1]								80
No. 2 shaft[1]								814
No. 3 shaft[1]								400
"Tunnel"					144	130		
38-foot					76	27		
100-foot					920	1,156		
200-foot					769	395	70	
300-foot					4,543	2,335	499	
400-foot					2,422	3,500	577	
600-foot					1,521	902	991	
800-foot					892	839		
475-foot[2]						1,537		
No. 4 shaft[3]								253
100-foot					450	312		
200-foot					467	240		
No. 5 shaft[4]								2,685
No. 7 shaft[4]								75
No. 8 shaft[4]								185
No. 9 shaft[4]								185
No. 5-1050-1 winze[4]								162
No. 5-1050-2 winze[4]								582
No. 5-1050-3 winze[4]								1,065
No. 5-2075-1 winze[4]								2,155
60- and 75-foot					988	393		
120-foot					1,171	303		
180-foot					2,769	713	5	
300-foot					2,543	887		
400-foot					3,430	1,493	186	
500-foot					1,406	927	67	
600-foot					2,095	244	53	
750-foot					1,591	131		
900-foot					2,217	238	252	
1,050-foot					7,072	4,422	720	
1,200-foot	218	181			4,269	1,273	110	
1,325-foot					2,810	356	379	
1,450-foot					4,690	1,495	520	
1,575-foot					6,468	2,053	431	
1,740-foot					2,760	412	17	
1,825-foot (station only)								
1,910-foot					2,134	405	199	
1,950-foot (station only)								
2,075-foot	122				3,991	3,762	1,322	
2,200-foot	886	143			1,523	361		
2,325-foot	940	88			1,390	299		
2,450-foot	1,552				1,699	252		
2,575-foot					4,008	11,891	108	
2,700-foot		58				58		
2,825-foot (station only)								
2,950-foot (station only)								
3,075-foot		71				162		
3,200-foot (station only)								
3,325-foot (station only)								

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[1] On former Premier Paymaster property.

[2] Work done from the 475-foot level of the Ankerite mine.

[3] On former United Mineral Lands property.

[4] On former Dome Lake property.

UNDERGROUND DEVELOPMENT WORK—*Continued*

Shaft and level	1943				Total			
	Drifting	Crosscutting	Raising	Sinking	Drifting	Crosscutting	Raising	Sinking
	feet	feet	feet	feet	feet	feet	feet	feet
No. 5-2075-1 WINZE—*Contd.*								
3,450-foot (station only)								
3,575-foot						72		
3,700-foot (station only)								
3,825-foot (station only)								
3,950-foot (station only)								
4,075-foot (station only)								
No. 6 SHAFT[1] (inclined)								482
No. 6-400-1 WINZE[1]								614
100-foot					266	908		
200-foot					2,804	317	138	
300-foot					5,678	1,864	427	
400-foot					3,876	782	361	
525-foot					3,173	747	595	
675-foot					3,500	709	857	
800-foot	81				1,357	512	148	
1,000-foot	411	82			1,045	255	163	

[1] On former West Dome property.

The following is taken from the report of the general manager for the twelve months ending June 30, 1944:—

Mining

The mine development programme consisted of the following:—

No. 5 Shaft.—Crosscutting is under way to intersect and develop the No. 14 vein on the 1,050-foot level. On the 1,225-foot level, the No. 32 vein was drifted out. On the 1,575-foot level, the No. 8 vein was drifted out to develop the extent of the "B" lens to the west. Crosscutting is completed, and the development of the No. 24 vein on the 1,740-foot level is under way. A small amount of lateral work on the 1,200- and 2,075-foot levels was carried on in conjunction with stoping operations.

In the No. 5-2075-1 winze, development of the Nos. 8, 23, and 24 veins is being continued on the 2,200-, 2,325-, and 2,450-foot levels. The No. 3 vein on the 2,200-foot level has been partly drifted out.

On the 2,700-, 2,825-, 2,950-, and 3,075-foot levels, crosscutting to the Nos. 8, 23, 24, and 31 veins is in progress, with the Nos. 8, 18, and 24 veins intersected on the 2,700-foot level; with the Nos. 8 and 18 veins on the 2,825-foot level intersected; and the No. 18 vein on the 2,950-foot level intersected. A small amount of drifting has been done on some of these veins and will be continued as labour is available.

Most of the ore mined and drawn has been from stopes between the 1,050-foot and the 2,075-foot levels.

No. 6 Shaft.—Development work during the year was confined to the Nos. 4 and 32 veins on the 800-foot level and to the No. 21 vein on the 1,050-foot level. Ore was mined and drawn from stopes from the 300-foot to 1,050-foot levels. Work at this shaft has been suspended until more labour is available.

No. 2 Shaft.—The development work at this shaft during the year consisted of diamond-drilling and driving a raise from the 400- to the 300-foot level.

Stopes mined and drawn on the 300-, 400-, and 600-foot levels produced an average of 52 tons of ore per day.

Ore Reserves

	Tons	Ounces per ton
Probable ore	81,971	0.224
Positive ore	380,760	.226
Broken ore	99,935	.234
Total	562,666	0.227

Milling

During the fiscal year, there were milled 134,464.9 tons of ore and 6,863.4 tons of tailings. These tailings were obtained from Simpson Lake area, where they had been deposited by former owners. The average daily milling rate was 386 tons, as against 472 tons for the previous year. The total production for the fiscal year was $1,113,518.35.

Costs

The mining cost per ton of ore broken at No. 5 and No. 6 shafts was $4.49. At No. 2 and No. 3 shafts, the work consisted of raising, diamond-drilling, and drawing broken ore reserves.

	Total cost	Cost per ton milled
Diamond-drilling	$11,212.71	$0.08
Outside exploration	259.53	....
Development, Nos. 2 and 3 shafts	2,678.48	.02
Development, Nos. 5 and 6 shafts	74,556.85	.53
Station-cutting, 2075-1 winze, No. 5 shaft	12,173.98	.09
Mining, Nos. 2 and 3 shafts	32,657.16	.23
Mining, Nos. 5 and 6 shafts	416,059.13	2.94
Backfilling, Nos. 5 and 6 shafts	1,362.47	.01
Ore transportation	12,188.40	.09
Tailings transported for re-treatment	3,542.98	.02
Crushing and conveying	21,949.96	.16
Milling	172,642.61	1.22
General expense	80,603.78	.57
Total	$841,888.04	$5.96

An average force of 236 men was employed, of whom 143 were in the mine and 35 in the mill. Charles E. Cook is general manager.

Pickle Crow Gold Mines, Limited

Pickle Crow Gold Mines, Limited, was incorporated in January, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: J. E. Hammell, president; C. S. Hamilton, vice-president; G. M. Huycke, secretary-treasurer; John Bland, assistant secretary-treasurer; A. G. Hattie, director of mining; Eola Hammell, director. The head office and mine office are at Pickle Crow. The executive office is at 25 King Street West, Toronto.

The property, in the Pickle Crow area, Patricia portion of Kenora, consists of 79 claims containing 3,160 acres.

Operations continued throughout 1943. The vertical No. 1 main shaft, in the Howell vein system, on claim Pa. 747, is 2,545 feet deep and has three compartments from surface to the 1,200-foot level and four compartments from that point to the bottom. The 3-compartment, vertical winze, known as No. 2 shaft, is collared at the 750-foot level about a mile northeast of the No. 1 shaft in the Cohen-McArthur section. In 1943 it was deepened a further 350 feet to 1,516 feet from surface. Levels were cut at 1,225, 1,350, and 1,475 feet. The following table shows the development work done in 1943 and the total:—

UNDERGROUND DEVELOPMENT WORK

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 1 SHAFT:						
125-foot	....	1,790	....	126	....	134
250-foot	....	1,216	....	222	....	177
375-foot	....	1,529	....	379	....	114

UNDERGROUND DEVELOPMENT WORK—*Continued*

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 1 SHAFT—*Contd.*						
500-foot	...	1,561	...	291	...	293
625-foot	...	1,311	...	232	...	277
750-foot	...	3,449	...	6,863	...	370
900-foot	...	1,417	...	217	...	606
1,050-foot	...	1,415	...	384	...	530
1,200-foot	...	1,750	...	354	...	571
1,350-foot	...	1,211	...	659	...	703
1,500-foot	...	1,315	...	668	...	559
1,650-foot	...	1,030	...	623	...	513
1,800-foot	...	912	...	940	...	531
1,950-foot	...	814	...	706	...	628
2,200-foot	...	749	...	799	...	260
2,450-foot	189	780	...	865	...	253
No. 2 SHAFT (winze):						
750-foot	...	...	...	...	...	388
850-foot	562	562	410	589	136	136
975-foot	721	780	...	433	146	146
1,100-foot	209	452	...	266	24	24
1,225-foot	212	212	239	239	...	...
1,350-foot	...	...	123	123	...	...

Diamond-drilling in 1943 consisted of 39 holes, totalling 4,312 feet, from underground.

A trestle 1,200 feet long was erected for the disposal of mill tailings.

The following is taken from the manager's report for the year ending December 31, 1943:[1]—

The following table shows the new ore opened up by development work during 1943:—

Vein	Level	Drift	Length	Width	Assay	
					Ounces	Value
			feet	inches		
No. 2	850-foot	2-81E	580	53	0.50	$17.50
	975-foot	2-91E	520	70	.55	19.25
	975-foot	2-91S.E.	95	101	.90	31.50
	975-foot	2-91W	98	58	.30	10.50
	1,100-foot	2,111W	40	22	.27	9.45
	1,225-foot	2-121E	50	11	.51	17.85

During the year, a total of 69,809 tons of ore was taken from the stopes. The stopes on No. 2 vein supplied 7,281 tons of this total, the remainder coming from the Howell vein.

A total of 81,535 tons of ore was hoisted during the year, of which 11,726 tons came from development headings.

Ore Reserves

At the year end the estimated ore left in the Howell vein from the surface to the 2,450-foot level was 488,695 tons of an average grade of $12.02.

On No. 2 vein in the north zone, a block of ore 550 feet deep, that is from a point 75 feet above the 750-foot level to the 1,225-foot level, has now been developed, and the estimated ore for this block is 153,970 tons of an average grade of $18.05.

The mine has now a total estimated ore reserve of 642,665 tons of an average grade of $13.46. Based on a normal milling rate of 480 tons per day (which was the average daily tonnage during 1941), this is sufficient to operate for 3.6 years.

Diamond-drilling

Diamond-drilling done during 1943 was for the most part of an exploratory nature in the vicinity of No. 2 vein. One hole, however, No. 3-701, was drilled on No. 3 vein, which is located south of the porphyry near the main crosscut between the Howell and No. 2 vein. The results obtained were as follows: At 50 feet below the 750-foot level, a core length of 106 inches of altered mineralized greenstone assayed 0.46 ounces or $16.10 per ton.

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[1] All values in this report are based on gold at $35.00 an ounce.

Milling

The mill operated continuously throughout the year, and a summary of this operation follows:—

	Tons
Waste picked	10,740
Ore ground	70,575
Total milled	81,315

Gold produced per ton milled	troy ounces	0.4318
Gold produced per ton ground	troy ounces	0.4975

	Gold		Silver	
	Troy ounces	Per cent.	Troy ounces	Per cent.
By amalgamation	16,623.841	47.344	1,975.35	45.570
By cyanidation	17,840.404	50.809	2,359.44	54.430
Total recovery	34,464.245	98.153	4,334.79	100
Gold in tailings	648.350	1.847	....	....
Total gold in ore	350,112.595	100	....	....

Supplies Used in Milling

		Per ton milled	Per ton ground
Balls	lbs.	1.80	2.07
Lime	lbs.	2.17	2.50
Cyanide	lbs.	.607	.700
Zinc	lbs.	.1149	.1324
Litharge	lbs.	.1349	.1557
Lead acetate	ounces	.0572	.0659

Operating Costs

	Total cost	Cost per ton of ore milled (81,315 tons)	Cost per ounce of gold produced (34,464 ounces)
Development	$118,059.36	$1.45	$3.43
Mining	356,621.31	4.38	10.32
Milling	108,066.20	1.34	3.16
Shipping and marketing	16,126.73	.20	.47
General mine expenditures	120,013.74	1.47	3.48
Total before depreciation	$718,887.34	$8.84	$20.86
Depreciation	218,884.66	2.69	6.35
Total	$937,772.00	$11.53	$27.21

Supplies and Equipment Purchased

Power	$65,823.47
Explosives	8,808.04
Timber and lumber	15,290.71
Wood fuel	15,225.63
Commissary supplies	71,478.99
General supplies and equipment	100,992.84
Total	$277,619.68

Labour

Wages and salaries paid during 1943 amounted to $478,028.57.

An average force of 214 men was employed during the year, of whom 120 were in the mine and 16 in the mill. A. G. Hattie was manager.

Preston East Dome Mines, Limited

Preston East Dome Mines, Limited, was incorporated in 1911 and reorganized by supplementary letters patent in 1936. The shareholders received one new share for five of the old. The authorized capitalization is 3,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: W. H. Bouck, president; S. N. Graham, vice-president; L. I. Hall, secretary; H. Preston Coursen, J. B. Allen, J. W. Ecclestone, J. W. Hubbard, and C. L. Hershman, directors. The executive office is at 10 Adelaide Street East, Toronto. The head office and mine office are at South Porcupine.

The property consists of 7 claims, 280 acres, in Tisdale township, Porcupine area, district of Cochrane. It is adjacent to and lies south and east of the Dome mine.

The mine and mill continued to operate throughout 1943. The 5-compartment, vertical No. 2 shaft, on claim No. 13,151, through which operations are conducted, is 1,648 feet deep. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
90-foot	....	1,135	....	696	....	....
200-foot	....	4,904	85	1,802	260	1,366
300-foot	139	5,285	....	1,588	....	1,199
425-foot	6	4,696	....	972	108	1,462
550-foot	63	4,378	....	1,185	95	1,235
675-foot	....	3,349	....	784	....	912
800-foot	121	3,707	195	581	78	925
906-foot	360	3,322	284	789	131	855
1,050-foot	1,297	3,416	251	5,996	30	787
1,175-foot	417	1,288	276	1,067	155	743
1,300-foot	....	343	....	841	....	528
1,425-foot	1,552	1,804	1,915	4,605	272	836
1,550-foot	178	178	1,093	1,093	....	5

Diamond-drilling during 1943 consisted of 20 holes, totalling 1,386 feet, from surface and 334 holes, totalling 76,050 feet, from underground.

The following is taken from the report of the manager for the year ending December 31, 1943:—

Production

The average daily milling rate was 676.7 tons in 1943, as compared with 840 tons in 1942. The daily tonnage milled was maintained at around 800 tons per day during the first quarter of the year and then declined due to labour shortages to 563 tons per day in August. Towards the end of the year, there was a decided improvement and the daily tonnage milled in December was 645 tons. Production results for the year ending December 31, 1943, are shown below:—

Tons of ore hoisted		248,766
Total dry tons milled		247,026
Dry tons milled, average per day		676.7
Average mill heads	ounces gold per ton	0.2478
Average net recovery	ounces per ton milled	0.2397
Average gold in tailings	ounces per ton	0.008
Average recovery	per cent.	96.70
Gold produced	fine ounces	59,214.055
Silver produced	fine ounces	6,540.25

Tonnage of ore hoisted was 73,691 tons less than in 1942, with a corresponding drop in gold production of 13,225 ounces. The average grade of mill feed remained practically the same as in the previous year.

There was no sorting done during the year. The spare mill capacity made available by labour shortages made the sorting practice uneconomical.

COSTS

	Cost per ton hoisted (248,766 tons)	Cost per ton milled (247,026 tons
Development and diamond-drilling	$1.1863	$1.1947
Mining	3.3901	3.4140
Milling	.8047	.8104
Total per ton	$5.3811	$5.4191

The above is the total mine operating cost exclusive of bullion marketing, administration, taxes, and write-offs. The operating cost per ounce of gold produced was $22.607.

Costs per ton milled showed an increase of 42 cents from those of the previous year, due to the smaller tonnage milled and to the larger quantities of backfill used during the year. All costs were affected by the scarcity of labour and by the higher costs of supplies.

Development

The year 1943 found your company in common with most gold-mining companies unable to carry out a scale of development in balance with the rest of the operations. This was due entirely to the shortage of experienced mining crews necessary for this work. The limited development work carried out during the year, however, was very encouraging, and during the year a total length of 2,198 feet of new ore was opened up, with a cut grade of 0.224 ounces per ton.

Development work during the year was carried on in the main Preston porphyry: in the porphyry greenstone area, which lies from 200 to 300 feet on the footwall or west side of the Preston porphyry, and in the west porphyry area, which lies about 1,500 feet southwest of the Preston porphyry.

In the Preston porphyry, a total length of 586 feet of ore, or 26.6 per cent of the total, was developed. This ore averaged 0.17 ounces per ton (cut grade) over a width of 11 feet. Most of this work was done on narrow vein type ore bodies from the 8th to the 12th levels, although some work was done on ore bodies of the stringer zone type on the 3rd and 5th levels.

In the porphyry greenstone area, a total length of 679 feet, or 30.9 per cent. of the total, was developed in this area. This ore averaged 0.24 ounces per ton (cut grade) over a width of 10.5 feet. Work on this ore zone was carried on on the 7th, 8th, 9th, 10th, and 12th levels. A series of parallel porphyry dikes separated by greenstones strike northwesterly through this zone. The ore has been found in both veins and stringer zones in both the porphyry and greenstones.

In the west porphyry area a length of 933 feet, or 42.5 per cent. of the total, was developed. This ore averaged 0.27 ounces per ton (cut grade) over a width of 6.9 feet. This development during the year has been confined to the 9th and 12th levels with some additional diamond-drilling on the 13th level. All of this ore exposed to date has been of the quartz-vein type.

Apart from developing the above sections, a drive was continued on the 12th level to the two northerly claims, which heretofore had been virtually unexplored. Diamond-drilling in this area located what is believed to be the downward extension of the north end of the Preston porphyry. In the limited amount of diamond-drilling to date one section assaying 0.20 ounces per ton over a width of 29.5 feet has been found.

Mining

During the year, 13 per cent. of the ore mined was taken from shrinkage stopes, 56 per cent. was taken from cut-and-fill stopes, 24 per cent. was taken from stull stopes, and 7 per cent. came from square-set stopes. No attempt was made during the year to selectively mine the higher-grade sections, and the mill feed for the year represents an average cross-section of the ore reserve. Mill heads for the year averaged very close to ore reserve grade.

The following table shows the ore sources by levels for the year 1943:—

Level	Tons ore trammed	Percentage of total	Cut grade by sampling
			ounces
2nd	15,725	6.3	0.19
3rd	67,173	27.1	.20
4th	30,941	12.5	.28
5th	5,658	2.3	.12
6th	7,860	3.2	.25
7th	20,193	8.1	.24
8th	28,237	11.4	.18
9th	23,723	9.6	.22
10th	20,252	8.2	.25
11th	3,278	1.3	.20
12th	2,833	1.1	.48
Development	21,934	8.9	.20

During the year, 147,216 tons of backfill were used, including 29,840 tons of our own development waste. This backfill was obtained at a cost of $65,523.85, which is the equivalent to $0.44 per ton of backfill purchased, or $0.26 per ton of ore milled.

Ore Reserves

Ore reserves as of December 31, 1943, are estimated at 820,820 tons, with a grade of 0.227 ounces per ton after allowance for dilution has been made. This includes all ore sufficiently exposed for measurements down to the 13th level but does not include ore indicated in diamond-drilling on the 12th level north nor the ore intersected in diamond-drilling in the west porphyry on the 13th level. Details of the ore reserve estimate are as follows:—

	Tons	Ounces per ton	
		Uncut	Cut
Ore in place	793,823	0.29	0.22
Broken ore in stopes	25,297	.28	.20
Broken ore in bins	1,700	.23	.22

The above total of ore reserves as of December 31, 1943, shows a decrease from those of the previous year by 39,280 tons. This is a very small amount considering the year was one in which it was difficult to do any development and in no way reflects on a declining ore position.

General

War work on pump and engine parts was continued in our machine shops during the year under subcontract. Two shipments of hand-picked scheelite ore were made to the Department of Mines at Ottawa during the early part of the year.

On November 1, 1943, the company joined with nine other mines in forming the Porcupine Mines Employees' Medical Services Association.

Permission was given by the National War Labour Board to institute a plan of allowing six days holidays with pay for any employee working 300 days in any one year. This plan has been adopted.

An average force of 361 men was employed during the year, of whom 233 were in the mine and 25 in the mill. V. A. James was manager during the first three months and was succeeded by G. G. Campbell, the former superintendent.

Regnery Metals

Walter Regnery, of Goldville, S.C., continued mining operations at the Michael-Boyle property from January 1 to May 31, 1943, under his profit-sharing agreement with the owners, Alden-Goudreau Mines, Limited. The mill operated till June 30. All work was then suspended for the duration of the war. The operation was carried on under the name of Regnery Metals.

The property is in township 27, range 25, district of Algoma, about 6½ miles north of Hawk Junction. The address, when operations are being carried on, is Mile 171½, Algoma Central Railway, via Sault Ste. Marie, Ont.

There is a 333-foot adit, driven by former operators into a hill on claim A.C. 2,120, with some lateral development and a raise to surface. A winze, sunk by Regnery Metals, runs from the adit level at an angle of 32 degrees to an inclined depth of 80 feet. There is a level at a depth of 60 feet on the incline. The only development work done in 1943 was 18 feet of drifting on this level. The following table shows the total amount of development work when the operation ceased:—

Level	Drifts	Crosscuts	Raises
	feet	feet	feet
Tunnel	690	375	113
No. 1	149	45	55

The open-stoping method of mining was used underground. The high-grade section around the raise was mined by open-cutting from surface, and the ore was passed down the raise to the adit and trammed to the mill.

There were 1,782 tons of ore mined and milled in 1943.

Edward Lahaye was manager, employing an average force of 16 men during the period of operation, of whom 6 were in the mine and 5 in the mill.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, was incorporated in June, 1913, with an authorized capitalization of 3,300,000 shares of $1 par value, of which 3,299,500 have been issued. The officers and directors are: Edward L. Koons, president; Welles V. Moot, vice-president and managing director; William S. Walton, secretary; Clark L. Ingham, treasurer; Alfred H. Sharpe, Harry Yates, and Lewis R. Gulick, directors. The executive office is at Erie County Bank Building, Buffalo, N.Y. The secretary's office is at 603 Royal Bank Building, Toronto. The head office and mine office are at Kirkland Lake.

The main property consists of 5 claims and a fraction, approximately 230 acres, in Teck township, Kirkland Lake area, district of Timiskaming.

Operations continued throughout 1943. The table below shows the number of shafts on the property and their depths at the end of 1943. Nos. 2 and 4 are the main operating shafts from surface. No. 5 internal shaft, which is collared at the 3,150-foot level, was carried to a total depth of 4,853 feet from surface in 1943, and levels were cut at 4,350, 4,500, 4,650, and 4,800 feet. The workings at 3,600 feet are connected between the internal shaft and No. 2 shaft.

Shaft	Claim No.	No. of compartments	Depth from surface
			feet
No. 1	L. 2226	2	125
No. 2	L. 2100	3	3,642
No. 3	L. 2227	2	118
No. 4	L. 2101	2	1,762
No. 5 (internal)	L. 2227	4	4,853

The following table shows the development work done during 1943 and the total:—

UNDERGROUND DEVELOPMENT WORK

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot		456		257		79
250-foot	834	7,101		1,892		414
375-foot	327	10,119		2,751	215	1,669
500-foot	481	11,701		3,813	27	1,139
625-foot	416	9,757		2,231		1,104
750-foot	159	13,016		3,339	116	1,869
875-foot	182	14,823	27	4,569	205	2,516
1,000-foot	199	14,642	46	5,042	155	4,294
1,125-foot		8,792		2,661	3	2,251
1,250-foot		6,633		2,713		1,816
1,375-foot	388	5,710	85	2,382	14	1,419
1,500-foot		4,482		2,064		1,303
1,625-foot		3,264		1,430	32	650
1,750-foot	584	5,853	80	2,433	69	1,154
1,875-foot	811	5,360		1,593	69	724
2,000-foot	498	4,507	96	1,913		907
2,125-foot		76				
2,250-foot		4,158		1,676		1,143

Underground Development Work—*Continued*

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
2,375-foot	....	3,838	....	2,099	11	357
2,500-foot	....	5,654	....	1,844	....	1,444
2,625-foot	74	2,788	53	1,416	109	835
2,750-foot	....	3,013	....	1,826	....	1,047
2,875-foot	242	1,850	43	663	....	285
3,000-foot	....	3,593	....	1,544	....	927
3,150-foot	....	3,833	....	1,204	....	857
3,300-foot	....	....	....	....	....	355
3,450-foot (station only)	....	....	....	....	....	....
3,600-foot	....	2,199	....	1,043	....	178
3,750-foot	....	....	....	....	....	....

Diamond-drilling in 1943 consisted of 212 holes, totalling 14,811 feet, from underground.

The following is taken from the general manager's report for the twelve months ending December 31, 1943:—

Production

During the year, 148,190 tons were milled, producing 52,514.752 troy ounces of gold and 8,252.73 troy ounces of silver, with a value of $2,025,005.29. The mill averaged 406 tons per day, which is approximately 75 tons less per day than in the previous year. The following is a summary of production for the last fiscal years:—

Period	Tons milled	Fine ounces gold produced	Average price per ounce gold	Total gold and silver production	Average gold recovery, troy ounces per ton
Apr. 1, 1939, to Mar. 31, 1940	204,119	68,781.23	$37.17	$2,561,331.82	0.33
Apr. 1 to Dec. 31, 1940	160,721	52,037.99	38.50	2,006,973.10	.32
1941	197,293	67,159.788	38.50	2,589,635.12	.34
1942	175,745	52,418.009	38.50	2,021,506.35	.30
1943	148,190	52,514.752	38.50	2,025,005.29	.35

The following is a summary of ore and waste broken and hoisted:—

Period	Ore broken			Waste broken			
	In stopes	From development and backs	Total	Hoisted to surface	Used for backfill	Total	Total ore and waste broken
Apr. 1, 1939, to Mar. 31, 1940	138,387	65,601	203,988	15,639	30,624	46,263	250,251
Apr. 1 to Dec. 31, 1940	121,376	46,114	167,490	22,959	18,603	41,562	209,052
1941	148,637	40,821	189,458	25,434	13,772	39,206	228,664
1942	133,724	32,733	166,497	11,686	13,788	25,474	191,971
1943	113,866	34,276	148,142	12,700	9,915	22,615	170,757

Broken Ore Reserves

Broken ore reserves were 71,015 tons at the end of the period. This is 787 tons less than a year ago.

Development

During the year, a total of 7,864.5 feet of drifting and subdrifting was done, of which 2,633.0 feet was in ore.

In a total drifting footage of 5,197.5, there was developed 1,360.0 feet of ore. The more important ore lengths developed in drifting were as follows:—

On the 250-foot level, a length of 306.5 feet of ore was found on a branch vein of the south break. On the 400-foot level, a combined length of 127 feet of ore was developed on a vein in the north vein area. On the 2,000-foot level a length of 220 feet of ore was developed on an incline vein. This is considered to be the downward extension of the ore developed the previous year on the 1,750-foot level. On the 2,850-foot level, 93.5 feet of ore was developed in conglomerate formation in the area 300 feet north of the main north vein. A drift on line on the 1,875-foot level was advanced west 342.5 feet to connect the main workings of the mine with No. 4 shaft for the purposes of mine ventilation. At the end of the year the drift was completed to a point from which a raise will be driven to the bottom of No. 4 shaft at the 1,750-foot level.

No major development work of an exploratory nature was undertaken during the year.

In a footage of 2,667 of subdrifting, 1,273 feet of ore was developed.

Operating Costs

Operating costs were higher at $6.738. The operating costs of the two previous periods are given for comparison:—

	Total cost	Cost per ton ore milled	Cost per fine ounce gold produced
1941:			
Development and exploration[1]	$372,688.86	$1.889	$5.549
Mining	482,210.15	2.444	7.180
Milling (including tailings disposal expense)	220,248.72	1.117	3.279
General charges, including employees' group life, accident and sickness insurance, unemployment insurance, medical aid and pension plan expense, and after deducting sundry revenue	86,736.89	.439	1.292
Administration expense	69,365.92	.352	1.033
Bullion selling expense:			
Insurance, shipping and Mint refining charges	4,739.05	.024	.071
Mint handling charges	23,505.92	.119	.350
Total	$1,259,495.51	$6.384	$18.754
1942:			
Development and exploration[2]	$249,368.29	$1.419	$4.757
Mining	473,386.71	2.694	9.031
Milling (including tailings disposal expense)	205,195.82	1.168	3.915
General charges, including employees' group life, accident and sickness insurance, unemployment insurance, medical aid and pension plan expense, and after deducting sundry revenue	103,659.28	.590	1.978
Administration expense	67,288.82	.383	1.284
Bullion selling expense:			
Insurance, shipping, and Mint refining charges	3,591.19	.020	.068
Mint handling charges	18,346.32	.104	.350
Total	$1,120,836.43	$6.378	$21.383
1943:			
Development and exploration[3]	$258,332.42	$1.743	$4.919
Mining	380,114.37	2.565	7.238
Milling (including tailings disposal expense)	178,972.02	1.208	3.408
General charges, including employees' group life, accident and sickness insurance, unemployment insurance, medical aid and pension plan expense, and after deducting sundry revenue	89,675.79	.605	1.708
Administration expense	69,788.13	.471	1.329
Bullion selling expense:			
Insurance, shipping, and Mint refining charges	3,282.42	.022	.063
Mint handling charges	18,380.17	.124	.350
Total	$998,545.32	$6.738	$19.015

[1] Including the sum of $90,691.94, or 46 cents per ton milled, for direct charges for work on the internal shaft, covering shaft-sinking and station-cutting, headframe raise, and incidental charges on cable raise, hoist-room, and main haulageway excavation.

[2] Including the sum of $58,887.32, or 33.5 cents per ton milled, for direct charges for work on the internal shaft, covering shaft-sinking and station-cutting.

[3] Including the sum of $66,492.53, or 44.87 cents per ton milled, for direct charges for work on internal shaft, covering shaft-sinking and station-cutting.

The main charges to operations in the fiscal year were:—

Wages and mine salaries	$571,739.28
Supplies, including water	210,245.48
Power	82,204.77
Provision for taxes on mining income	280,593.09

Capital Expenditures

Very little was spent on capital account during the year, the total amount being only $7,594.55. Practically all this amount represents the cost of a ventilation fan and installation at No. 4 shaft and air, power, light, and signal lines in the new No. 5 shaft.

General Summary

During the year under review it was necessary, due to labour and material shortages, to again reduce our mill tonnage. This reduction averaged 75 tons per day as compared to the previous year and meant a daily average of just over 400 tons. No additional tonnage cuts have been necessary.

Although drift footage was only 47 per cent. of the 1941 figure, the ore developed was almost equal to the ore milled.

Our machine shop did considerable war work during the year.

An average force of 289 men was employed during the year, of whom 199 were in the mine and 21 in the mill. K. C. Gray is general manager.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, was incorporated in March, 1923, with an authorized capitalization of 5,000,000 shares of $1 par value, of which 4,807,144 have been issued. The officers and directors are: Albert W. Johnston, chairman of the board; D. L. H. Forbes, president and general manager; H. C. McCloskey, vice-president; C. G. Williams, secretary; K.P. Emmons, treasurer; John F. Lash and John F. Thompson, directors. The head office is at Woodstock; the executive office is at 25 King Street West, Toronto, and the mine office is at Kirkland Lake.

The main property, which is a consolidation of the original Hughes claims, located by Sandy McIntyre, and the claims of Orr Gold Mines, Limited, is in Teck township, Kirkland Lake area, district of Timiskaming. It contains 446 acres. The company also holds six undeveloped claims about 2 miles to the southwest. The holdings total 618 acres.

The mine has been developed from three shafts[1] and six winzes. The following table shows the depth, inclination, and number of compartments in the various shafts and winzes:—

	Inclination	No. of compartments	Depth below surface
	degrees		feet
No. 1 shaft	90	2	520
Central shaft[2]	90	4	3,014
South shaft	90	4	3,692
Central shaft extension (below 25th level)	90	3	3,619
South shaft extension (below 30th level)	90	4	5,546
No. 1 winze (below 5th level)	90	2	1,129
10th level winze (below 10th level)	90	3	1,994
No. 2 winze (below 30th level)	60	3	4,912
No. 3 winze (below 40th level)	60	3	6,182

Mining and milling continued throughout 1943. The following table shows the development work done during the year and the total:—

---

[1] Does not include the original Orr shaft, 400 feet deep, not now used.

[2] Blocked between the 16th and 18th levels.

Level and depth	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1st (99 feet)	....	1,477	....	827	....	252
2nd (179 feet)	....	2,227	....	872	....	453
3rd (279 feet)	....	1,081	....	462	....	335
4th (378 feet)	35	2,682	....	2,170	24	1,746
5th (478 feet)	176	4,365	....	2,239	39	1,268
6th (608 feet)	137	5,425	....	1,304	191	2,194
7th (733 feet)	158	3,465	99	843	219	1,660
8th (858 feet)	68	3,272	....	1,470	209	2,186
9th (984 feet)	....	2,363	....	416	....	1,577
10th (1,104 feet)	....	3,322	....	1,951	10	1,523
11th (1,229 feet)	....	2,568	....	427	....	539
12th (1,354 feet)	....	2,378	....	450	....	593
13th (1,479 feet)	....	2,655	....	1,033	....	958
14th (1,605 feet)	109	2,291	....	584	18	1,129
15th (1,729 feet)	6	2,102	....	350	15	780
16th (1,854 feet)	....	2,156	....	423	....	948
17th (1,980 feet)	....	2,613	....	837	74	673
18th (2,105 feet)	....	1,117	....	182	....	711
19th (2,229 feet)	....	1,595	....	487	....	705
20th (2,371 feet)	....	1,353	....	419	....	1,130
21st (2,479 feet)	....	1,656	....	509	....	812
22nd (2,604 feet)	....	2,054	....	363	....	1,862
23rd (2,729 feet)	....	2,133	....	470	....	2,130
24th (2,854 feet)	....	2,034	....	475	....	1,680
25th (2,979 feet)	....	3,489	....	1,272	....	1,797
26th (3,104 feet)	....	3,785	....	952	....	2,233
27th (3,229 feet)	....	3,287	....	633	....	1,897
28th (3,354 feet)	....	1,694	....	844	....	885
29th (3,479 feet)	....	2,067	....	629	....	948
30th (3,604 feet)	....	4,716	....	3,189	....	1,958
31st (3,767 feet)	....	2,572	....	565	....	1,838
32nd (3,892 feet)	....	1,573	....	229	....	1,142
33rd (4,017 feet)	....	1,993	....	598	....	1,317
34th (4,142 feet)	....	2,196	....	645	....	995
35th (4,267 feet)	....	2,486	....	853	....	807
36th (4,392 feet)	....	1,777	....	539	....	699
37th (4,516 feet)	....	2,614	....	460	....	1,198
38th (4,641 feet)	....	3,294	....	729	....	1,487
39th (4,766 feet)	....	1,950	....	410	....	1,513
40th (4,890 feet)	....	3,153	....	1,799	....	1,343
41st (5,017 feet)	....	1,926	....	273	....	914
42nd (5,142 feet)	....	1,532	....	189	....	761
43rd (5,267 feet)	....	1,913	....	501	....	400
44th (5,392 feet)	....	2,425	....	696	....	1,402
45th (5,514 feet)	....	3,444	....	1,461	....	2,313
46th (5,642 feet)	....	2,644	....	990	....	1,575
47th (5,767 feet)	....	1,815	....	422	....	1,648
48th (5,892 feet)	....	1,313	....	270	....	475
49th (6,071 feet)	....	1,498	....	333	....	298
50th (6,162 feet)	....	1,477	....	947	....	567

The following is taken from the report of the general superintendent for the year ending December 31, 1943:—

During the year, 100,705 tons of ore from the mine were milled. The total recovery of bullion was the equivalent of 32,528.43 troy ounces of fine gold. The realized value of bullion production was $1,251,047.22, or $12.42 per ton, while operating costs amounted to $633,579.46, or $6.29 per ton, leaving an operating profit of $617,467.76, or $6.13 per ton.

Income on general investments and dividends on shares of Lamaque Gold Mines, Limited, amounted to $1,046,687.66. After charging the expenditure on examination and exploration of outside properties of $1,306.44 and providing $188,214.41 for taxes, net surplus for the fiscal year was $1,474,634.57.

An analysis of operating costs follows:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Mining and development	$371,354.68	$3.69	$11.416
Milling	129,129.02	1.28	3.970
General expense	133,095.76	1.32	4.092
Total	$633,579.46	$6.29	$19.478

Development footage for the year was as follows:—

	Feet
Drifting	690
Crosscutting	284.5
Subdrifts and subcrosscuts	596.5
Raising	922.5
Total development	2,493.5

Diamond-drill exploration amounted to 6,486.7 feet. Ore production from drifting and crosscutting totalled 1,791 tons. New ore found totalled 35 feet, or 5.1 per cent. of all drifting.

During the year 7.89 per cent. of the total tonnage and 7.64 per cent. of the gold production came from E and F branch veins, which are about finished.

The technical estimate of "positive ore" at December 31, is as follows:—

	Tons	Gold content in troy ounces	Average grade in pennyweights per ton
Broken ore	117,159	25,911	4.42
Blocked ore	186,851	76,253.7	8.16
Total	304,010	102,164.7	6.72

Due to adverse conditions, operations during the year were confined to the upper ten levels in Central shaft and those in the 10th level winze.

The charges for pumping, maintenance, and repair of the South shaft workings amounted to $19,843.77. Maintenance and repair in the lower and intermediate levels was mainly for the replacement and support of untreated timber, which will not outlast the period of shutdown of these levels.

An average force of 181 men was employed during 1943, of whom 98 were in the mine and 20 in the mill. J. G. McMillan is general superintendent.

Toburn Gold Mines, Limited

Toburn Gold Mines, Limited, was incorporated in January, 1931, with an authorized capitalization of 2,000,000 shares of $1 par value, of which 1,850,000 shares have been issued. The officers and directors are: H. A. Guess, president; R. F. Goodwin, vice-president; G. A. Brockington, secretary; J. C. Emison, treasurer; E. C. Corson, comptroller; A. W. Holmested and S. C. Guess, directors. The head office is at 1809 Royal Bank Building, Toronto, and the executive office is at 120 Broadway, New York, N.Y. The mine address is Kirkland Lake.

The property, formerly called the Tough-Oakes Burnside, consists of 10 claims, 343 acres, in Teck and Lebel townships, Kirkland Lake area, district of Timiskaming.

The main operations are carried on from the No. 3 shaft and No. 3 subshaft, both on claim L. 1,823. No. 3 shaft is 1,105 feet deep and has two compartments to a depth of 400 feet and three compartments from that point to the bottom. The 3-compartment subshaft, which is collared at the 1,090-foot level about 300 feet south of the shaft, runs to a depth of 2,498 feet from surface.

Both shaft and winze are vertical. No. A inclined shaft, on claim L. 2,375 about 675 feet northeast of No. 3 shaft, has a vertical depth of 400 feet, with levels at 85, 171, 247, and 319 feet. There are connections between the two lowest levels and the 200- and 400-foot levels from No. 3 shaft. No. A shaft is used as a ventilation and escapement shaft and for the transportation of supplies. There are a number of other shallow shafts sunk by former operators, some of which are now used as manways and ore passes.

Mining and milling operations continued throughout 1943. The following table shows the development work done during the year and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
A SHAFT (inclined):						
85-foot (A-100)	....	383	....	....	....	133
171-foot (A-200)	....	2,229	....	227	....	773
247-foot (A-300)	24	577	....	232	....	275
319-foot (A-400)	....	4,767	....	573	11	796
B SHAFT:						
100-foot	....	175	....	....	....	128
NO. 3 SHAFT:						
200-foot	336	443	77	77	....	6
400-foot	....	1,136	133	1,185	....	316
542-foot	420	4,875	117	1,260	242	2,780
667-foot	411	4,942	43	1,391	25	1,366
792-foot	98	4,933	....	1,494	28	1,307
893-foot	64	6,048	24	2,323	....	1,067
1,018-foot	178	3,617	....	1,489	76	1,278
1,090-foot	....	3,325	....	3,093	35	603
SUBSHAFT (below 1,090-foot level):						
1,210-foot	30	1,062	....	1,372	....	186
1,325-foot	30	1,002	....	650	43	417
1,430-foot	97	453	....	389	....	122
1,550-foot	....	416	....	755	....	165
1,850-foot	....	819	....	1,473	....	....
1,975-foot	....	....	42	102	....	....
2,100-foot	313	617	201	372	35	35
2,225-foot	70	152	118	194	120	230
2,350-foot	....	....	....	57	....	....
2,475-foot	907	1,927	....	609	....	11

The following is taken from the president's report to the shareholders for the year ending December 31, 1943:—

> During the year 1943, a total of 4,965 lineal feet of underground development was completed, compared with 4,677 for the year 1942, showing an increase for the year under review of 288 feet. Of the total development, 1,293 feet was on ore, or 26 per cent., producing approximately 4,263 tons.
>
> During the year 1943, 33 underground diamond-drill holes plus 4 holes deepened, aggregating 6,944 feet, were drilled, in comparison with 20 diamond-drill holes plus 2 holes deepened in 1942, aggregating 4,423 feet.
>
> Production figures for 1943 as compared with those for 1942 are:—

	1942	1943
Tons milled	43,635	40,905
Average ounces gold per ton	0.450	0.402
Ounces fine gold produced	18,914	15,799
Percentage mill recovery	96.28	96.16

> Estimated ore reserves, broken and unbroken, at December 31, 1943, were 83,200 tons, averaging 0.55 ounces gold per ton, as compared with 93,400 tons, averaging 0.53 ounces gold per ton, at December 31, 1942. Due to some dilution in actual mining and scaling when shrinkage

stopes are drawn, this tonnage may be somewhat increased with a corresponding decrease in grade. It is apparent, therefore, that 30,705 tons of new ore were found and opened up in 1943, compared with 22,710 tons of new ore in 1942.

Throughout the year, owing to the continued shortage of labour, the mill continued to operate at a reduced tonnage to permit as much development work as possible.

Earnings for the year 1943, after deducting administrative and legal expenses and taxes, but before deduction of $30,163.49 depreciation and depletion, were $120,001.90.

Continental Kirkland Mines, Limited[1]

All mining operations remained suspended during the year 1943, with the usual shutdown expenses.

On the 2,475-foot horizon of Toburn Gold Mines, Limited, development on the fractured zone was continued for 551 feet toward Continental Kirkland's west boundary. Depending upon the results obtained from future eastward development, a decision will be made as to the advisability of drifting into Continental Kirkland's property in the hope of locating commercial ore.

As of December 31, 1943, your company owned a total of 425,000 shares of Continental Kirkland Mines, Limited, acquired at a total cost of $82,673.25.

An average force of 129 men was employed, of whom 70 were in the mine and 12 in the mill. M. W. Hotchkin is manager.

Uchi Gold Mines, Limited

Uchi Gold Mines, Limited, was incorporated in January, 1937, with an authorized capitalization of 3,000,000 shares of $1 par value. In August, 1940, the capitalization was increased to 5,000,000 shares of $1 par value. There have been 4,033,344 shares issued. The officers and directors are: J. E. Hammell, president; Robert Fennell, vice-president and secretary-treasurer; John Bland, assistant secretary-treasurer; A. G. Hattie, director of mining; Eola Hammell, director. The head office is at Uchi Lake, which was also the mine address when operations were in progress. The executive office is at 25 King Street West, Toronto. The company went into receivership in February, 1943, and the Trusts and Guarantee Company, 302 Bay Street, Toronto, was appointed receiver.

On incorporation the company acquired the property known as the MacAuley, located half way between Lost bay of Confederation lake and Uchi lake in Earngey township, Patricia portion of the district of Kenora. In 1940 the properties of Hanalda Gold Mines, Limited, Jalda Gold Mines, Limited, and the Grasett claims, which were part of the Hill-Tivy-Sloan property, were bought. These all lie to the north of the original claims. The company now holds 95 claims and a 90 per cent. interest in 5 additional claims, approximately 4,100 acres, all in Earngey township. Each group of claims has been operated as a separate working. The two shafts on the original Uchi claims are known as Nos. 1 and 2; they are connected underground. No. 1 shaft has for several years been used only as an auxiliary escapement way, operations being carried on through No. 2 shaft. The Hanalda shaft is No. 3; the Jalda, No. 4; and the Grasett, No. 5. The following table shows the depths of the shafts, the number of compartments in each, and the claims on which they are situated:—

Shaft	Claim No.	No. of compartments	Total depth
			feet
No. 1	K.R.L. 5,038	2	622
No. 2	K.R.L. 5,041	4	1,176
No. 3	K.R.L. 5,020	3	320
No. 4	K.R.L. 12,486	3	320
No. 5	K.R.L. 4,505	3 to 510 feet 4 to bottom	731

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[1] Further information on Continental Kirkland Mines, Limited, appears on page 92 of this report.

The No. 3 shaft working has not been operated since August, 1941, and the No. 5 shaft operation ceased in November, 1942. The Nos. 2 and 4 shaft workings continued to operate from January 1 to March 7, 1943, following which they were allowed to fill. No development work was done in 1943. The following table shows the total amount of work done from the five shafts:—

Level	Drifts	Crosscuts	Raises
	feet	feet	feet
No. 1 SHAFT	....	....	....
No. 2 SHAFT:			
100-foot	1,858	745	362
300-foot	2,379	777	2,911
450-foot	1,689	630	1,488
600-foot	2,061	916	967
800-foot	2,270	291	541
1,100-foot	1,719	485	443
No. 3 SHAFT:			
150-foot	469	67	132
300-foot	1,013	454	190
No. 4 SHAFT:			
150-foot	883	383	281
300-foot	1,342	594	330
No. 5 SHAFT:			
150-foot	1,681	18	217
250-foot	1,216	52	119
400-foot	721	89	....
550-foot	329	128	....
700-foot	397	171	....

Diamond-drilling in 1943 consisted of one hole, 213 feet deep, from surface and five holes, totalling 2,213 feet, from underground.

A total of 15,554 tons of ore was mined. The mill, which is at the No. 2 mine, operated from January 1 to March 28 and treated 16,254 tons of ore.

A. G. Hattie was manager, employing an average force of 90 men during the period of operation, of whom 47 were in the mine and 10 in the mill. Nine men were employed on cleaning-up work after the plant shut down.

Upper Canada Mines, Limited

Upper Canada Mines, Limited, was incorporated on April 4, 1929, with an authorized capitalization of 2,500,000 shares of $1 par value. On April 27, 1938, the capitalization was increased to 3,500,000 of $1 par value. On July 16, 1940, it was decreased to 3,000,000 shares by the cancellation of 500,000 unissued shares. The number of shares issued at December 31, 1943, was 2,963,009. The officers and directors are: R. R. Brown, president; W. H. Despard, vice-president; G. F. Summers, secretary-treasurer; T. J. Day and T. R. Buchanan, directors. The head office is at 85 Richmond Street West, Toronto. The mine address is Dobie.

The property consists of 16 claims, approximately 597 acres, in Gauthier township, Kirkland Lake area, district of Timiskaming.

Operations continued throughout 1943. The vertical, 3-compartment No. 1 shaft in the northwest corner of claim L. 6,314 was sunk a further 132 feet to a total depth of 1,444 feet, and a new level was established at 1,375 feet. No. 2 vertical, 3-compartment shaft, in the northeast corner of claim L. 6,321 about 2,900 feet west of No. 1 shaft, was deepened from 412 to 796 feet, and new levels were cut at 500, 625, and 750 feet. The two shafts are connected on the 375-foot level. The following table shows the development done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
125-foot	246	2,781	11	837	68	237
250-foot	264	4,053	....	839	36	634
375-foot	132	5,050	50	2,342	....	502
500-foot	241	4,472	47	1,300	....	220
625-foot	257	3,496	62	613	....	669
750-foot	63	2,011	55	366	....	393
875-foot	....	1,928	....	1,160	....	527
1,000-foot	299	2,580	52	584	121	232
1,125-foot	338	970	....	339	106	106
1,250-foot	2,075	2,075	251	420	13	13
1,375-foot	....	....	51	51	....	....

Diamond-drilling during the year consisted of 16 holes, totalling 5,322 feet, from surface and 275 holes, totalling 17,121 feet, from underground.

The following is taken from the manager's report for the twelve months ending April 30, 1944:—

Since November active development on the three new levels at No. 2 shaft has disclosed ore bodies of satisfactory size and grade, and this development is still far from complete. Crosscutting on the new levels at No. 1 will not get under way before the middle of June.

The tonnage of ore in reserve has been maintained by the No. 2 development, but the value will remain depleted until drifting on the new levels in the No. 1 area has replenished it.

ORE DEVELOPED,[1] MAY 1, 1943, TO APRIL 30, 1944

Level	Vein or zone	Length zone explored	Ore developed			Ore milled from lateral development		
			Length	Width	Estimated stoping grade	Tons	Grade	Value
		feet	feet	feet				
125-foot	L	99	....	....	....	82	$5.28	$433.00
250-foot	L	110	....	....	....	137	2.83	388.00
375-foot	L	30	....	....	....	90	1.68	151.00
500-foot	L	400	262	6.6	$9.20	1,849	6.55	12,110.00
625-foot	L	472	392	7.1	10.02	2,307	9.83	22,674.00
750-foot	L	313	209	7	12.60	1,278	13.29	16,983.00
750-foot	H	63	....	....	....	2	1.50	3.00
1,000-foot	H	60	....	....	....	15	2.53	38.00
1,250-foot	H	476	240	4.5	20.00	812	22.24	18,063.00
1,250-foot	M	843	111	5.4	6.60	509	5.48	2,789.00
1,250-foot	K	185	98	5	6.50	298	5.41	1,613.00
Total	....	3,051	1,312	6.2	$11.17	7,379	$10.20	$75,245.00

Of all ore sent to the mill, 10.8 per cent. came from lateral development; 43 per cent. of all ore zone explored developed ore bodies of stoping grade; 40 per cent of all "H" zone explored was of stoping grade; 60 per cent. of all "L" zone explored was of stoping grade. Total waste to cut-and-fill stopes was 9,403 tons.

MINE PRODUCTION

Shaft	Tons	Value[2]	
		Per ton	Total
No. 1	42,799	$18.21	$779,049.00
No. 2	25,234	9.00	227,228.00

[1] Values given are calculated with gold at $35.00 an ounce.

[2] Gold at $35.00 an ounce.

Total cost per ton milled increased due to expanded diamond-drill exploration and higher overhead per ton on the lower tonnage. Cost per ounce of gold produced before depreciation write-offs and taxes was $21.48.

Running time of the mill was 98.1 per cent., and recovery of gold content in ore 94.4 per cent.

Operations throughout the year were handicapped by the shortage of labour and the difficulty of securing repair parts manufactured in the U.S.A. The shortage of technical help has grown worse and has reached an acute stage. In spite of this, we have maintained essential development and come part way through this difficult time in better shape than might have been expected.

Local 240 of the International Union of Mine, Mill and Smelter Workers, C.I.O., was certified as the collective bargaining agency for our employees on May 10, 1944.

An average force of 180 men was employed, of whom 121 were in the mine and 10 in the mill. R. J. Henry is manager.

C. S. Walsten

In the summer of 1943, C. S. Walsten, of Kenora, took a lease on the property of Goldwood Gold Mines, Limited, on Regina bay, Lake of the Woods, district of Kenora. No underground work was done. The operation consisted of cleaning up the mill. The finely ground ore found in and about the mill was put over a 40-foot corduroy blanket. The concentrates obtained were shipped to Trail, B.C., for further treatment.

Mr. Walsten did the work himself with the assistance of one employee.

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, was incorporated in June, 1916, with an authorized capitalization of 5,500,000 shares of no par value, all of which have been issued. The officers and directors are: E. L. Miller, president; W. H. Wright, vice-president; P. H. Gerhard, secretary; Gerard F. Miller, treasurer; M. W. Summerhayes, managing director; Oliver G. Donaldson and James Y. Murdoch, directors. The head office is at Fort Erie North. The executive office is at the Liberty Bank Building, Buffalo, N.Y. The mine address is Kirkland Lake.

The main property consists of 4 claims, approximately 153 acres, in Teck township, Kirkland Lake area, district of Timiskaming. The company also has four claims, totalling 203 acres, in Morrisette township, from which sand for backfilling is obtained. Eleven claims in Teck and Lebel townships are used for slimes disposal.

The following table shows the depths of the shafts and winzes that serve the mine:—

	No. of compartments	Depth from surface at December 31, 1943
		feet
No. 1 shaft[1]	2 to 2,000 feet 3 to bottom	2,277
No. 2 shaft[2]	2	317
No. 3 shaft	3 to 1,200 feet 4 to bottom	4,089
No. 4 shaft	4	4,000
No. 5 winze (below 3,600-foot level)	3 to 3,800 feet 4 to bottom	6,404

[1] Now used for ventilation.
[2] Now used as a sand pass.

All the shafts are at the west end of claim L. 1,829, except No. 2 shaft, which is at the west end of claim L. 1,830.

Mining and milling operations continued throughout 1943.

The following table shows the development work done during 1943 by levels, the total since January 1, 1930, by levels, the total footage prior to January 1, 1930, and the total footage at December 31, 1943:—

Level	Drifts		Crosscuts		Raises	
	1943	Jan. 1, 1930, to Dec. 31, 1943	1943	Jan. 1, 1930, to Dec. 31, 1943	1943	Jan. 31, 1930, to Dec. 31, 1943
	feet	feet	feet	feet	feet	feet
100-foot		500		27		58
200-foot		3,453		868		16
300-foot		2,534		824		465
400-foot	44	3,396	6	1,489		782
550-foot		5,780		1,184		1,157
700-foot	37	3,911	39	988	126	713
850-foot	187	5,758	25	2,029		546
1,000-foot	76	4,479	75	1,826		1,101
1,125-foot		6,564		2,210		657
1,250-foot		3,645		1,323		200
1,375-foot	388	7,481	56	2,382		861
1,500-foot	216	6,117	66	1,416	112	434
1,625-foot	98	8,252	84	3,231		793
1,750-foot	290	6,208		1,397	120	808
1,875-foot		9,396		2,578		860
2,000-foot	5	6,708	12	2,496	91	893
2,125-foot	139	9,996		2,496	203	942
2,250-foot	138	11,629	28	3,393	107	1,430
2,400-foot	294	9,425		2,753		987
2,550-foot		6,341	31	2,738		843
2,700-foot		8,133		2,598		1,099
2,850-foot		2,675		2,626		1,452
3,000-foot		3,312		2,731		784
3,150-foot	122	6,206	20	1,834		1,344
3,300-foot	23	6,139		1,563		887
3,450-foot	70	5,620		1,629		1,031
3,600-foot		2,892		1,499		693
3,750-foot	278	3,659	116	1,483	5	560
3,900-foot		3,762		1,104		576
4,050-foot		4,684		1,242		707
4,200-foot	198	4,810		1,304		1,223
4,350-foot	207	5,091		1,576		1,381
4,500-foot		5,546	109	1,989		845
4,650-foot		5,627		1,344		1,013
4,800-foot		3,409		1,059		769
4,950-foot		2,952		1,960		610
5,100-foot		4,420		1,196	86	1,645
5,250-foot		1,920		944		451
5,400-foot	156	1,360	32	674		159
5,550-foot		2,203		381		152
5,700-foot		536		266		147
5,850-foot		2,279		542		142
6,000-foot		446		369		233
6,150-foot		3,258		846		146
6,300-foot		711		664		
Total	2,966	213,227	699	71,076	850	32,595
Total footage prior to Jan. 1, 1930		61,459		12,301		942
Total footage to Dec. 31, 1943		274,686		83,377		33,537

Diamond-drilling during 1943 consisted of 312 holes, totalling 28,167 feet, from underground.

The following is taken from the report of the general manager for the fiscal year ending August 31, 1943:—

During the period, 245,130 tons of dry ore were treated in the mill, from which were recovered 126,075 ounces fine gold and 25,333 ounces fine silver. There was realized from marketing this bullion, $4,886,357.64.

The average grade of ore milled was 0.534 ounces, or $20.565 per ton, with a recovery of 0.518 ounces, or $19.934 per ton, an extraction of 96.93 per cent.

Analysis of Operating Costs

	Total cost	Cost per ton milled
Development, exploration, and pumping	$199,516.69	$0.814
Stoping	771,949.99	3.149
Transporting ore (hoisting, etc.)	241,408.64	.985
Milling charges	328,659.42	1.341
General surface, storehouse and miscellaneous mine buildings charges	90,649.44	.370
Stock transfer, dividend, excise stamps, annual report expense, property taxes, and fire protection	57,024.41	.232
Unemployment and employees' group life insurance, silicosis, workmen's compensation and hospitalization	106,777.85	.436
General and miscellaneous undistributed charges	52,523.00	.214
Financial and corporate expense	25,195.28	.103
Marketing bullion	10,483.65	.042
	$1,884,188.37	$7.686
Provision for taxes	865,000.00	4.140
Royal Mint special bullion handling tax	44,101.59	
Depreciation buildings and equipment	105,684.70	
Total	$2,898,974.66	$11.826

Milling Statistics

September 1, 1942, to August 31, 1943

Ore milled . . . tons		245,130
Average grade per ton		$20.565
Gross value	$5,040,980.12	
Loss in tailings	154,622.48	
Net value recovered		$4,886,357.64
Average tons milled per day		671.59
Per cent. of possible running time		56
Tons 100 per cent. running time		1,200
Solution precipitated . . . tons		1,027,490
Solution precipitated per ton of ore . . . tons		4.19
Value per ton in tailings		$0.631
Yield per ton of ore		$19.934
Per cent. recovery		96.93
Cyanide consumed per ton of ore (K.C.N.) . . . pounds		0.718
Zinc consumed per ton of ore . . . ounces		2.037
Zinc consumed per ton of solution . . . ounces		0.485
Lime consumed per ton of ore . . . pounds		3.998
Steel consumed per ton of ore, ball mills . . . pounds		2.936
Steel consumed per ton of ore, tube mills . . . pounds		2.705
Grinding, average per cent., —325 mesh		87.2
Cost of flotation reagents consumed per ton of ore		$0.047
Average value of pregnant solution per ton		$4.75
Average h.p. load (crushing and milling)		2,056
Average h.p. per ton milled per day (crushing and milling)		3.06
Power cost per h.p. year		$36.00

PRODUCTION RECORD, 1921–1942

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced
1921 (8 mos.)	36,081	$13.96	$503,302	$13.00	$468,665
1922[1]	66,181	12.49	827,447	11.52	762,752
1923	79,242	10.48	830,992	9.52	754,978
1924	84,487	14.16	1,194,217	12.89	1,088,725
1925	147,939	14.49	2,148,554	12.93	1,913,401
1926	153,392	15.66	2,400,795	14.02	2,150,844
1927	209,164	11.77	2,455,460	10.51	2,151,916
1928	256,331	8.36	2,144,002	7.20	1,845,923
1929	188,238	10.29	1,938,552	9.25	1,741,872
1930	220,430	12.20	2,687,828	11.03	2,431,896
1931[2]	266,352	12.20	3,248,496	11.37	3,027,848
1932	295,525	14.52	4,292,194	13.57	4,011,554
1933 (8 mos.)[3]	193,441	17.85	3,452,207	16.62	3,215,730
1934[4]	330,741	22.44	7,423,229	21.44	7,089,884
1935	350,196	21.76	7,619,834	21.06	7,374,158
1936	387,464	20.30	7,866,397	19.60	7,595,231
1937	429,120	18.70	8,022,580	17.98	7,714,486
1938	437,130	18.90	8,261,852	18.15	7,933,104
1939	436,250	18.59	8,108,961	17.95	7,828,494
1940	443,930	20.40	9,054,032	19.66	8,729,477
1941	438,210	20.31	8,898,772	19.57	8,576,063
1942	316,210	20.49	6,477,943	19.80	6,259,433
1943	245,130	20.57	5,040,980	19.93	4,886,358
Total	6,011,184	$17.45	$104,898,626	$16.56	$99,552,792

[1] Period 1921 to 1932, inclusive, calendar years.
[2] Years 1931 to 1943, inclusive, reflect increase in value of gold.
[3] In 1933, fiscal year closing changed to August 31.
[4] 12 months ending fiscal year August 31, 1934.

ORE RESERVE ESTIMATE

	Tons	Ounces	Grade	Value at $38.50 per ounce
On hand August 31, 1942	1,185,445	0.50	$19.34	$22,931,155
Developed in fiscal year	210,206	.52	19.83	4,168,711
	1,395,651	0.50	$19.42	$27,099,866
Milled in fiscal year	245,130	.53	20.57	5,040,980
Ore reserves, August 31, 1943	1,150,521	0.50	$19.17	$22,058,886

Development

There were 210,206 tons of ore developed, having an average grade of 0.52 ounces, or $19.83 per ton. It will be noted that this is 34,924 tons less than the tonnage milled during the year under review. This new ore was developed by drifting, raising, and the extension of marginal stoping areas.

Due to the shortage of labour, it was necessary to curtail the amount of development work for the year. Every effort was made, therefore, to confine the drifting to veins partially developed previously, which accounts in part for the relatively high percentage of drifting in ore and for the low percentage of crosscutting.

Detailed geological study and remapping of the vein structures was continued throughout the year. This work, aided by drilling, continues to prove valuable both from the standpoint of finding ore and in helping to correlate and solve geological structures.

Milling

The mill treated 245,130 tons of ore, or an average of 671.59 tons per day. The average grade was 0.534 ounces, or $20.565 per ton. The tailings loss was 0.016 ounces, or $0.631 per ton, giving an extraction of 96.93 per cent., as compared with 96.63 per cent. for the previous year. This improvement in mill extraction is due to the smaller tonnage treated, which allows of a longer time-period of agitation.

Treatment of the sulphide contents of current mill tailings in the Lake Shore roasting plant was continued throughout the year. This arrangement for tailings disposal eliminates cost of attendance at our tailings dam.

General

A new collective bargaining agreement was entered into with the Employees' Council on November 27, 1942. This has worked out very satisfactorily for employees and company alike. One week's holiday with pay to days-pay employees was granted on November 1, to those who have 300 working days in a year to their credit.

Logging and saw-milling operations were started during the 1942–43 season at our recently acquired timber limit in Kilmer and Hobson townships with production in both branches sufficient for next year's requirements under present scale of mining operations. Due to war-time conditions with serious shortage of satisfactory labour, which adversely affected all logging and milling work in the district, the first year's operations were difficult. The season's experience indicates that the timber limit is a valuable one and more than sufficient for the requirements of the mine during its life.

Our part in the local mines' contribution to the war effort through utilizing the facilities in their machine shops was most active. We participated actively in the machining and testing of parts for units used in the war. Much of the labour was specially trained in our shop for this work. In addition three heavy machine-shop tools (two lathes and one planer) were purchased in order to participate to a greater extent in the heavier type of work.

An average force of 499 men was employed during the year, of whom 324 were in the mine and 24 in the mill. R. L. Healy is general manager.

Yama Gold Mines, Limited

Yama Gold Mines, Limited, was incorporated in January, 1937, with an authorized capitalization of 3,500,000 shares of $1 par value, of which 3,375,290 have been issued. The officers and directors are: W. J. P. Jenner, president; Dr. W. W. Babcock, vice-president; G. G. Findlay, secretary-treasurer; Thos. J. Kingston and Stanley Harpham, directors. The head office is at 171 Yonge Street, Toronto. The mine address, while operations were in progress, was Boston Creek.

The main property consisted of 11 claims, approximately 440 acres, on the border between Catharine and McElroy townships, Larder Lake area, district of Timiskaming. The company also held 18 other claims in Catharine township, in two separate groups, and 21 claims, in two groups, in Hearst township in the same area.

Mining operations at the main property continued from January 1 to March 1, 1943. No development work was done. The mill was operated until March 1, and the final clean-up was completed by March 13, when all operations ceased.

The mine has been developed from a vertical, 3-compartment shaft, 528 feet deep, on claim L. 26,272. The following table shows the total amount of development work done:[1]—

Level	Drifts	Crosscuts	Raises
	feet	feet	feet
125-foot	45	225	140
250-foot	1,824	630	90
375-foot	1,599	720	125
500-foot	1,560	480	108

O. L. Knutson was manager, employing an average of 36 men during the period of operation, of whom 15 were underground and 8 in the mill.

In July, Cathroy Larder Mines, Limited, acquired the property and did a small amount of diamond-drilling.

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[1] The figures given were obtained by scaling the plans of the property on file in the Department of Mines.

Young-Davidson Mines, Limited

Young-Davidson Mines, Limited, was incorporated in April, 1926, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 1,584,108 have been issued. The officers and directors are: W. C. Young, president; C. G. Knott, vice-president; Frank M. McKay, secretary-treasurer; A. C. Ross, Jacob A. Davidson, and W. T. Davidson, directors. The head office is at 320 Bay Street, Toronto. The mine office is at Matachewan.

The property, which is in Powell township, Matachewan area, district of Timiskaming, is operated under agreement by Hollinger Consolidated Gold Mines, Limited. A reference to the operation appears on page 108 of this report.

The mine continued to operate throughout 1943. The mill operated from May 1 to December 29. The vertical, 3-compartment main or No. 1 shaft on claim M.R. 5,372 is 1,082 feet deep, with levels at 263, 463, 663, 863, and 1,063 feet. The vertical, 2-compartment No. 2 internal shaft, which is collared at the 463-foot level about 250 feet west of and slightly to the north of the shaft, runs to a depth of 1,302 feet from surface. The 6th level is at a depth of 1,263 feet in the winze. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
1st	....	2,290	....	1,055	....	1,271
2nd	318	2,914	....	883	90	2,001
3rd	....	1,501	....	714	15	1,796
4th	....	1,080	....	784	....	1,313
5th	....	788	....	575	....	890
6th	....	201	....	302	....	....

There were 192,701 tons of ore hoisted. The mill treated 192,727 tons.

An average force of 123 men was employed, of whom 61 were in the mine, 18 in the mill, and 43 on general surface. H. North is manager.

GRAPHITE

Black Donald Graphite, Limited

Black Donald Graphite, Limited, was organized in October, 1942, to acquire the mine, mill, and other assets of the Black Donald Graphite Company, Limited. The latter company retained its charter. The authorized capitalization of the new company is 200,000 shares of no par value, of which 137,500 have been issued. The company is controlled by the Frobisher Exploration Company, Limited. The officers and directors are: Thayer Lindsley, president; W. B. Malone, secretary-treasurer; R. A. Telfer, assistant secretary-treasurer; A. K. Muir, managing director; E. V. Neelands and G. R. Burge, directors. The executive office is at 25 King Street West, Toronto. The mine office is at Calabogie.

The property consists of 300 acres in Brougham township, Renfrew county.

The mine and mill were operated from January 3 to May 7, when operations were suspended owing to failure of the local supply of electric power. Sufficient Diesel power to operate the mill was installed, and the milling operation was resumed on July 1 and continued until the end of the year. No ore was hoisted from underground from May 7 to the end of the year, at which time the hydro-power plant resumed operations.

The No. 2 or Patno shaft was retimbered to a depth of 45 feet. About 55 feet of crosscutting was done in the No. 1 or "F" shaft workings. There were 345 tons of ore hoisted through No. 1 shaft.

About 3,500 tons of old mill tailings were pumped from the lake and retreated.

A small assay office was built during the year. A 6-cell Denver flotation machine and a 30-inch Akins classifier were added to the mill equipment.

An average force of 45 men was employed. N. H. C. Fraser was manager.

GYPSUM

Canadian Gypsum Company, Limited

The Canadian Gypsum Company, Limited, was incorporated in September, 1907. It has a capitalization of 3,000 shares of $100 par value, of which 2,710 have been issued. The officers and directors are: W. L. Keady, president; M. H. Basquin, vice-president; C. H. Shaver, secretary-treasurer; S. L. Avery, F. B. Gibbs, O. M. Knode, J. E. MacLeish, and Otis Wack, directors. The head office is at Windsor, N.S., and the business office is at 170 Bloor Street West, Toronto.

The company operates a gypsum mine and plant near Hagersville in Oneida township, Haldimand county. All commercial gypsum products are produced at the plant, which includes a mill and wall board and block manufacturing buildings. During 1943 some 55,541 tons of gypsum were mined, of which 47,552 tons were milled, 2,320 tons were crushed only, and 5,668 tons were stock-piled on surface.

An average of 22 men was employed in the mine and crushing plant. W. E. Allen is superintendent. The mine address is Hagersville.

The company also operates a quarry and lime plant at Guelph and a rock wool plant at Weston. Through a wholly owned subsidiary, Toronto Asphalt Roofing Manufacturing Company, Limited, the company operates an asphalt roofing plant at Mount Dennis.

Gypsum, Lime and Alabastine, Canada, Limited

Gypsum, Lime and Alabastine, Canada, Limited, has a capitalization of 500,000 shares of no par value, of which 440,043 have been issued. The officers and directors are: Col. Henry Cockshutt, chairman; George A. Dobbie, president; J. E. McConnell and C. G. Cockshutt, vice-presidents; S. H. J. Reid, secretary; F. Andrews, comptroller and treasurer; P. P. Tyler, managing director; J. R. Inksater and S. G. Dixon, directors. The head office is at Paris, Ont.

The mine and mill at Caledonia, Seneca township, Haldimand county, was operated throughout 1943. L. V. Robinson was superintendent, employing an average of 22 men in the mine and crushing plant.

A total of 68,280 tons of gypsum was mined. Some 11,547 tons were crushed and fine ground. About 57,226 tons were calcined; of this, 7,986 tons were shipped and 35,108 tons were used in the manufacture of gypsum products.

In addition to the Caledonia mine the company operated lime plants at Beachville, Hespeler, and Milton. The alabastine plant is at Paris.

IRON

Algoma Ore Properties, Limited

Algoma Ore Properties, Limited, was incorporated in February, 1936, with an authorized capitalization of 50,000 shares of no par value, all of which have been issued. The officers and directors are: Sir James Dunn, president; William Jeffrey, secretary; E. W. Shell, treasurer; E. Carey, comptroller; W. C. Franz, J. A. McPhail, E. G. McMillan, and S. V. McLeod, directors. Geo. W. MacLeod is general manager. The head office is at Sault Ste. Marie, Ont. The mine address is Helen Mine.

The company is a wholly owned subsidiary of the Algoma Steel Corporation, Limited, from which various iron properties in Algoma district were acquired, including the Helen mine in township 29, range 24. This property consists of 52 claims, containing approximately 1,754 acres.

The open-pit operations continued throughout 1943. Both upper benches in the pit, at 1,600- and 1,550-foot elevations, were worked, and a third bench was started at an elevation of 1,500 feet. A total of 272 churn-drill holes, with a length of 17,520 feet, was drilled. Twenty-two diamond-drill holes, totalling 13,655 feet, were drilled from surface.

The sinking of a vertical, 3-compartment shaft on claim D.J. 22 was begun in August and discontinued in the latter part of September, when the shaft had reached a depth of 272 feet.

A 65-foot headframe, a 10-ton rock bin, and a temporary hoist-house and change-house were built at the shaft. A 24- by 18-inch, single-drum Canadian Ingersoll-Rand hoist was installed.

Additions to the compressor house, the service garage, and the first-aid building were erected. A change-house for women employees was built at the sinter plant. New equipment at the mining plant included three single-phase, 60-cycle, 150 k.v.a. Canadian General Electric transformers; a 1,590-cubic-foot air receiver and a 1,600-cubic-foot after cooler; and a 1,590-cubic-foot Canadian Ingersoll-Rand XVHE-2 air compressor.

A total of 694,319 short tons of ore was mined. The sintering plant operated from April 19 to November 28 and produced 505,090 short tons of sinter.

S. J. Kidder was manager, employing an average force of 204 persons. Of these, 61 men were in the pit and 48 men and 18 women were at the sintering plant.

Michipicoten Iron Mines, Limited

Michipicoten Iron Mines, Limited, was incorporated in October, 1941, with an authorized capitalization of 3,000,000 shares of no par value, of which 300,005 have been issued. The company is controlled by Sherritt Gordon Mines, Limited, and the Frobisher Exploration Company, Limited. The two companies share equally in the cost of operations, which are under the direction of Sherritt Gordon Mines, Limited. The officers and directors are: H. Whittingham, president; A. G. Fulton, secretary-treasurer; E. L. Brown, general manager; Halstead Lindsley, Thayer Lindsley, G. R. Burge, and E. V. Neelands, directors. The head office is at 25 King Street West, Toronto. The mine address is Josephine.

The property consists of 70 claims, totalling 2,887 acres, in townships 28 and 29, range 24, and township 28, range 25, Algoma district. It includes the Josephine mine, the Ruth group of claims about 1½ miles away, and the Lucy claims, which adjoin the Ruth. The mining plant is about one mile north of the Josephine stop on the Algoma Central railway, 6 miles west of Hawk Junction.

Operations at the Josephine mine continued throughout 1943. The 3-compartment, vertical shaft on the south side of Parks lake on claim Y. 452 (A.C.R. 4,263) was sunk a further 173 feet to a total depth of 1,226 feet. A new level was established at a depth of 1,190 feet, and a loading-pocket was installed at 1,145 feet. The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
265-foot			209	414		
415-foot (station only)				39		
565-foot				243		
715-foot	649	649	349	393		
865-foot	1,193	1,193	430	576	107	107
1,015-foot	1,536	1,536		563	587	587
1,145-foot (loading pocket)					625	625
1,190-foot (station only)			55	55		

Diamond-drilling during 1943 consisted of 13 holes, totalling 8,898 feet, from surface and 144 holes, totalling 12,872 feet, from underground.

New buildings erected during the year included a bunk-house, an addition to the boiler-house, a school, an office, and a building to house a stand-by power unit. The unit consists of a 232 h.p. Dolphin gas engine driving a 219 k.v.a., 3-phase, 60-cycle, 550-volt Canadian General Electric generator. A 1,000-cubic-foot Canadian Ingersoll-Rand XVHE-2 compressor and a 60 h.p. Vulcan return tubular boiler were added to the plant equipment.

The following is taken from the report of Sherritt Gordon Mines, Limited, for the year ending December 31, 1943:—

Josephine Mine

Lateral development work was done on the three bottom levels, the greatest amount being done on the 6th, with progressively lesser amounts being completed on the 5th and 4th. On the 6th level a length of over 1,200 feet of continuous ore was opened up, with box-holes cut ready for stoping operation. This ore shoot is still open at one end, and surface diamond-drilling results indicate that this length may ultimately be doubled. Several raises were driven from the 6th to the 5th level, and one raise was driven on up to the 4th level horizon. These raises are intended for use in stoping operations, but they also provide evidence of the vertical continuity of the ore body.

As a result of this underground development work, the tonnage of ore reserves was more than doubled during the year and the grade of the reserve was appreciably improved. The additional information obtained provided further confirmation of the observation made a year ago that the silica content of the deposit decreased, and the iron content increased, with increasing depth. The following is a summary of the calculated ore reserve as at December 31, 1943. The calculations are based upon the data obtained from drifting, crosscutting, and raising, supplemented by diamond-drilling.

CALCULATED ORE RESERVE (2,666,000 GROSS TONS)

	Per cent.
Fe	53.94
SiO_2	15.67
S	1.184
P	.051
Mn	.17
As	.033
CaO	.50
MgO	.38
Al_2O_3	2.00
Ignition loss	3.21

The pilot mill was operated intermittently during the year, and runs were made on ore taken from various sections of the ore body A number of additional sintering tests were also carried out on the concentrates from the pilot mill. Three carloads of open-hearth lump ore were sorted out and shipped to two different steel plants, in order that test runs could be made under actual operating conditions. The average grade of the ore in these three carloads was as follows:—

	Per cent.
Fe	63.19
SiO_2	6.12
S	.031
P	.022
Mn	.07
As	.037
CaO	trace
MgO	.10
Al_2O_3	1.67
Ignition loss	1.53
Moisture	2.00

Ruth Mine

A number of deeper diamond-drill holes, with a total footage of 7,198, were put down during the first three months of the year. These holes added considerably to the indicated ore reserve and proved the deposit to continue to depth with undiminished size and grade.

In general the central part of the siderite deposit is sufficiently low in silica to permit of sintering to produce a sinter of ore grade without any prior beneficiation. On the margins of this low-silica material there is a further substantial tonnage of siderite, which is cut up by acid dikes and quartz stringers and which contains unreplaced fragments of the footwall rock. Due to the inclusion of this siliceous material, the silica content of this marginal siderite is too high to permit of a good sinter being made without prior beneficiation. Tests carried out in the Josephine pilot mill have proven that the bulk of this included siliceous material can be satisfactorily eliminated, so that with prior beneficiation a good grade sinter can be made from this marginal material.

The indicated ore reserve tonnage on the Ruth property, to an average depth of 800 feet, is as follows:—

	Gross tons	Iron	Silica	Sulphur
		per cent.	per cent.	per cent.
Low-silica siderite	16,840,000	34.54	6.81	6.258
High-silica siderite	11,760,000	26.57	21.46	3.546
Combined total	28,600,000	31.26	13.15	5.143

W. D. Mackenzie was superintendent. An average force of 109 persons was employed. Of these, 45 men were in the mine.

Steep Rock Iron Mines, Limited

Steep Rock Iron Mines, Limited, was incorporated in February, 1939, with an authorized capitalization of 5,000,000 shares of no par value. In February, 1943, the capitalization was increased to 6,000,000 shares of no par value, and in August, 1943, the par value of the shares was changed to $1 each. The officers and directors are: C. S. Eaton, chairman of the board; D. M. Hogarth, president; G. G. Blackstock, executive vice-president; N. Edmonstone, secretary-treasurer; G. E. Allen, J. G. Cross, W. E. Phillips, D. H. McDougall, John Stewart, and Bethune L. Smith, directors. The head office is at 25 King Street West, Toronto. The mine address is Atikokan.

The property consists of 193 claims, containing 8,481 acres, in Freeborn and Schwenger townships, district of Rainy River.

Early in 1943 arrangements were completed to raise the necessary funds to bring the property to production.

The following drilling was done through the ice on Steeprock lake in the early months of 1943: churn-drilling, 32 holes, totalling 11,696 feet; diamond-drilling, 5 holes, totalling 368 feet.

The Dominion Government agreed to advance to the Canadian National Railways the cost of building ore docks at Port Arthur, a spur line 3.3 miles in length from Atikokan to the loading-pocket at Steeprock lake, and the necessary ore cars. The Government also agreed to provide a subvention on the freight rate of 20 cents per ton on the first 5,000,000 tons from Atikokan to Port Arthur.

The Ontario Government, through the Hydro-Electric Power Commission of Ontario, financed the cost of a new power line from Port Arthur to Atikokan.

The diversion operations began in February as soon as the financial arrangements were complete. The following parts of the project were completed during the year:—

1. Some 17 miles of new roads necessary to give access to the various parts of the diversion project were completed.

2. A diversion tunnel 10 by 12 feet in diameter and 1,300 feet in length was driven under the esker ridge at the lower end of Finlayson lake, which was lowered about 70 feet.

3. Raft lake, containing 550,000 U.S. gallons of water, was pumped out.

4. Rock channels 100 feet wide and up to 90 feet deep were cut between Raft and Marmion and Raft and Finlayson lakes. The channels were about 4,000 feet long and involved the excavation of 550,000 cubic yards of rock.

5. A fill dam was installed to separate the West and Middle arms of Steeprock lake. A tunnel was driven through the island in this section, and a forebay was constructed at its eastern end. The large pumps dewatering the eastern section of the lake discharged into the tunnel, which emptied into the West arm.

6. The esker ridge at the south end of Finlayson lake was cut through, involving the removal of 1,200,000 cubic yards of gravel and 60,000 cubic yards of rock.

By the means described above the Seine river was diverted from its flow through the section of Steeprock lake that covered the ore bodies. Its new route is from Marmion to Raft lake (where a control dam was installed), to Finlayson lake, and thence by a new channel into the West arm of Steeprock lake.

The old power-house belonging to the Ontario-Minnesota Pulp and Paper Company, Limited, at the point where the Seine river formerly entered Steeprock lake, was changed so that its generators are now used as condensers in the new power set-up.

On December 15, 1943, the pumping-out of Steeprock lake began. Fourteen Canadian Ingersoll-Rand centrifugal pumps, with a capacity of 23,000 U.S. gallons per minute each to a 65-foot head, were used. The pumps were mounted on seven steel scows, two pumps on each scow. They were driven by twelve Westinghouse and two Canadian General Electric motors of 500 h.p. each. The lake was lowered at the rate of 6 inches a day.

The total amount of water to be pumped to uncover all the ore bodies was estimated at 118,422,000,000 U.S. gallons.

M. S. Fotheringham was in charge as general superintendent for Steep Rock Iron Mines, Limited. H. G. Acres was consultant on the diversion project. The C. A. Pitts Construction Company was the general contractor. The Thunder Bay Harbor Improvement Company, Limited, constructed the bridges and dam at the narrows in Steeprock lake. P. Harrison, mining contractor, drove the tunnels.

LEAD AND ZINC

Lake Geneva Mining Company, Limited

The Lake Geneva Mining Company, Limited, was incorporated in April, 1928. The authorized capitalization is 1,500,000 shares of $1 par value, having been increased from 1,000,000 shares in 1937. At the end of 1943 there were

1,250,000 shares issued. The company is controlled by the Towagmac Exploration Company, Limited. The officers and directors are: C. D. H. MacAlpine, president; A. A. MacKay, vice-president; P. C. Finlay, secretary-treasurer; J. C. Norton, assistant secretary-treasurer; Leo Timmins and F. J. Bailes, directors. The head office is at 1010 St. Catherine Street West, Montreal, Que. The mine address is Benny.

The property consists of 22 patented claims, 880 acres, in Hess township, district of Sudbury.

The mine and concentrator continued to operate throughout 1943. A new cook-house, a storehouse, and an addition to the power-house were built. A 500-cubic-foot Carels-Ingersoll Rand Diesel-driven air compressor was installed in the power-house.

The vertical, 2-compartment No. 1 shaft, on claim S. 6,304, is 400 feet deep. In 1943 a 2-compartment winze, collared at the 375-foot level 30 feet southwest of the shaft was sunk in a southerly direction at an angle of 45 degrees for a distance of 375 feet on the incline to a depth of 638 feet from surface. Levels were established at 525 and 615 feet from surface. The following table shows the underground development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
No. 204 sublevel	....	143	....	31	....	59
235-foot	....	656	....	118	47	691
315-foot	50	290	17	37	....	133
375-foot	103	103	47	47	189	189
525-foot	29	293	82	82	....	....
615-foot	....	....	24	24	....	....

Diamond-drilling during 1943 consisted of 3 holes, totalling 2,059 feet, from surface and 9 holes, totalling 693 feet, from underground.

A total of 32,330 tons of ore was mined, and 28,357 tons were treated in the concentrator, which operated at an average daily rate of 90 tons.

J. E. Jerome was general superintendent, employing an average force of 68 men.

LIGNITE

Department of Lands and Forests

Operations at the lignite deposit at Onakawana continued throughout 1943. The erection of a boiler plant to produce steam for the processing of the lignite had been begun in 1942. By March, 1943, the boiler building had reached the stage where inside foundation work could be started. The boiler was then erected, the setting built, and the engine-room equipment installed. The boiler plant consists of a 626 h.p. Babcock-Wilcox cross-drum, straight tube boiler, with a steam capacity of 30,000 p.p.h. at 400 pounds pressure, and a Harrington travelling grate stoker, Green air heater, Coppus turbine feed pumps, Cochrane water heater, and Bailey meters. The engine plant includes a 125 h.p. Babcock-Wilcox double-expansion, vertical steam engine, coupled to a 75 k.w. General Electric 3-phase, 60-cycle, 550-volt generator, and a 500-cubic-foot single-stage, steam-driven Gardner-Denver compressor.

Work on the process plant was started in September, 1943, and continued through the winter.

A new 2-storey bunk-house, 28 by 57 feet, was built. A pump-house was built at the river and connected to the engine plant by a tunnel. A caterpillar D-8 tractor bulldozer with a 12-yard Letourneau scraper, a ½-yard Northwest Model 18 combination shovel and dragline, and another 5-ton truck were acquired during the spring and summer.

The dragline was used intermittently from May to October to do surface ditching, dig a roadway to the river, and excavate a pit about 400 feet long at the site of the experimental pit made in 1940 and 1941.

In November a 100 h.p. return tubular boiler was installed for heating purposes, and about 400 tons of raw lignite were mined from the pit to supply the heating unit.

An average force of 35 men was employed, of whom 10 were on clearing and excavation work and 25 on construction. The address is Onakawana, via Cochrane. William Gerrie was superintendent.

MAGNESIUM

Dominion Magnesium, Limited

Dominion Magnesium, Limited, is a private company formed to develop and operate the Pidgeon process for making magnesium. The capitalization is 150,000 shares of no par value. The officers and directors are: R. J. Jowsey, president; W. E. Segsworth, vice-president; M. Crabtree, secretary; H. B. Clearihue, treasurer; C. C. Calvin and Thayer Lindsley, directors. The head office is at 67 Yonge Street, Toronto. The plant address is Haley.

The company's quarry and plant are about 3 miles from Haley in concession V, Ross township, Renfrew county. The operation is under the direction of the Wartime Metals Corporation.

Operations continued throughout 1943. There were 61,637 tons of dolomite treated in the plant.

J. D. Barrington was manager. An average force of 395 persons was employed. Of these, 5 men were in the quarry, 224 persons in the treatment plant, and 166 persons on general surface work.

MICA

Amber Ridge Mica Company

Charles Frank, of Westport, operated a mica deposit on lots 9 and 10, concession V, North Burgess township, Lanark county, for the Amber Ridge Mica Company, of 165 Broadway, New York, during the early months of 1943.

Mica was mined from a trench, which was 30 feet long, 8 feet wide, and about 20 feet deep when the operation ceased.

The mica was sent to the shop at Westport for trimming. About 3,900 pounds of trimmed amber mica was produced.

A small force was employed at the property and shop.

Amic Mica Mines, Limited

Amic Mica Mines, Limited, was incorporated in March, 1943, to succeed Mica Consolidated Mines, Limited. The authorized capitalization is 1,750,000 shares of $1 par value, all of which have been issued. The officers and directors are: Norman Vincent, president; Robert Hughes, vice-president; Eleanor

Bickle, secretary; W. N. Rook, director. The head office is at 80 Richmond Street West, Toronto.

The company acquired the property of Mica Consolidated Mines, Limited, consisting of 25 claims, approximately 1,000 acres, in Mattawan township, district of Nipissing.

Operations at the property were carried on from January 1 to October 30, 1943. A 28-foot headframe and ore bin were built at the open pit on No. 1 dike on claim S. 36,151, and a small mining plant, consisting of a 310-cubic-foot Canadian Ingersoll-Rand compressor and a 5- by 6-inch air hoist, was installed. A vertical, 2-compartment shaft was sunk to a depth of 45 feet from the bottom of the pit.

A total of 76 tons of muscovite mica was produced from No. 1 dike and from an open pit on No. 2 dike, which is on claim S. 36,242.

An average force of 13 men was employed. A trimming shop was operated at Bonfield. R. Basher was manager.

Biram Mines, Limited

Biram Mines, Limited, was incorporated in May, 1943, with an authorized capitalization of 250,000 shares of $1 par value, of which 150,005 have been issued. The officers and directors are: T. G. Ramshaw, president; W. Biton, vice-president and general manager; J. W. C. Cornell, secretary-treasurer; Wm. Prosser and R. W. Philip, directors. The head office is at 11 King Street West, Toronto. The mine address was Perth.

The company took over the property worked till May 31, 1943, by Perth Mica, Limited, on lot 4, concession V, North Burgess township, Lanark county, and continued operations from June 1 to November 15.

The pit on the north shore of Rideau lake, which had been operated in 1942 and earlier in 1943, was abandoned and other pits farther east were opened up. About 31 tons of amber mica was mined, mainly from two pits, the larger of which was 30 feet long and 20 feet deep, located about 100 feet from the pit on the edge of the lake.

The mica was shipped to a shop at Westport for trimming.

W. W. Lee was manager, employing five men at the property. One man and four girls were employed at the shop from July to November.

An account of the operations of Perth Mica, Limited, appears on page 180 of this report.

Canadian Flint and Spar Company, Limited

The Canadian Flint and Spar Company, Limited, was incorporated under a Dominion charter in March, 1930, and in May, 1938, obtained a license in mortmain permitting it to operate in Ontario. In April, 1943, the authorized capitalization was increased from 9,800 shares to 12,000 shares of no par value; 6,666 shares have been issued. The officers and directors are: R. W. Lawson, president; M. J. McHugh, Jr., vice-president and secretary-treasurer; Norman B. Davis, managing director. The head office is at Buckingham, Que., and the executive office is at 512 Victoria Building, Ottawa.

The company operated a mica showing on the south half of lot 27, concession V, Dickens township, district of Nipissing, from June 1 to September 15. About 3 tons of muscovite mica was produced.

Jas. MacDonnell was in charge of the work, employing 5 men.

Kingston Mica Mining Company, Limited

The Kingston Mica Mining Company, Limited, was incorporated in April, 1939, with an authorized capitalization of 15,000 shares of $1 par value, of which 7,500 have been issued. The officers are: Charles Keller, president; Stuart H. Richardson, vice-president and treasurer; Wm. C. Richardson, secretary. The head office and mine office are at Godfrey.

The property consists of the south half of lot 5, concession II, Bedford township, Frontenac county, and contains 100 acres. It was formerly known as the Thirty Island Lake mine.

Mining operations continued throughout 1943. The No. 2 winze or hoistway was carried down a further 38 feet to a total depth of 193 feet from surface, as underhand stull-stoping on the north lens progressed.

About 354 tons of mine-run amber mica were hoisted. This produced 144 tons of rough mica and 210 tons of scrap.

A 40-ton scrap bin was built.

The trimming shop at Godfrey was operated throughout the year, employing an average force of 3 girls.

J. E. Sullivan was manager at the mine, employing 12 men.

Laughrin Prospecting Syndicate

The Laughrin Prospecting Syndicate was formed under an agreement dated August 11, 1942, and filed in the Provincial Secretary's office under the provisions of the Securities Amendment Act, 1940. The capitalization is $10,000 in units of $10 each. The head office is at 371 Bay Street, Toronto. L. Jefferson is syndicate manager.

The syndicate carried on open-cut operations from May 1 to October 31, 1943, on a mica showing on lots 8 and 9, concession IV, Loughrin township, district of Sudbury. About 3 tons of muscovite mica was obtained.

Four men were employed. The mine address was Markstay.

Majormica Mines, Limited

Majormica Mines, Limited, was incorporated in October, 1942, with an authorized capitalization of 500,000 shares of no par value. The officers were: Boris Monsaroff, president; L. A. Young, vice-president; Robert Mitchell, secretary; E. E. Ott, treasurer. The head office address was 16 James Street South, Hamilton.

The company continued operations on old open pit workings on the Richardson mica property on lot 13 and the west half of lot 14, concession VIII, Loughborough township, Frontenac county, from January 1 to October 29, 1943.

A mill building, a mica-trimming shop, and a bunk-house were erected. A Canadian Ingersoll-Rand 110-cubic-foot portable air compressor was installed. A small grinding plant was installed in the mill building.

About 200 feet of trenching, 5 feet deep, was done to explore the property further.

At the end of October the company was reorganized as Micaspar Industries, Limited, and operations continued for the rest of the year under the new name. The new company has a capitalization of 1,000,000 shares of no par value, of which 403,252 have been issued. The officers and directors are: Boris Monsaroff, president and general manager; L. A. Young, vice-president; Robert Mitchell, secretary-treasurer; E. E. Ott and Dr. J. H. Leeds, directors. The head office is at 16 James Street South, Hamilton.

A total of about 5 tons of amber mica was mined from the property during the year. From this, 1,288 pounds of trimmed mica was produced.

Eight men were employed on the property, and 5 girls in the trimming shop. C. D. Salkeld was manager for the Majormica company, and J. E. Ayrhart was superintendent for Micaspar Industries, Limited. The mine address is R.R. 1, Sydenham.

Mattarig Mica Mining Syndicate, Limited

Mattarig Mica Mining Syndicate, Limited, was incorporated in November, 1942, with an authorized capitalization of 35,000 shares of $1 par value, all of which have been issued. The officers are: N. B. Castle, president; W. R. Binch, vice-president; H. A. Provost, secretary-treasurer. The head office is at 38 King Street West, Toronto. The mine address is Mattawa.

The syndicate owns four claims, 200 acres, in Mattawan and Olrig townships, district of Nipissing.

In the first four months of 1943, trenching and test-pitting were carried on to prove a showing of muscovite mica. Six men were employed at this work. About 4 tons of mica was produced.

In December, 2 men were employed on the property. A trimming shed was erected and equipped, and 3 girls were employed. Leo H. Hicknell was manager.

P. Moreland

P. Moreland operated a showing of muscovite mica on lot 9, concession X, Dickens township, district of Nipissing, on the north side of Aylen lake, from May 15 to September 30, 1943. About one ton of mica was produced.

Three men were employed under the direction of Wallace B. Cameron, of Madawaska.

W. J. O'Connor

W. J. O'Connor, of Lombardy, shipped 46 tons of scrap amber mica from lot 1, concession III, South Burgess township, Leeds county, in June, 1943.

Two men were employed for a month.

S. H. Orser

S. H. Orser, of Bancroft, mined 29 tons of biotite mica from an open pit on lot 31, concession XV, Faraday township, Hastings county, between October 14 and 21.

Perth Mica, Limited

Perth Mica, Limited, was incorporated in July, 1942, with an authorized capitalization of $40,000 divided into 2,000 preferred shares of $10 par value and 20,000 common shares of $1 par value. The officers and directors are: Alan Manchester, president; D. J. Snell, secretary-treasurer; John F. Boland, director. The head office is at 372 Richmond Street West, Toronto. The mine address was Perth.

The company continued operations on the mica property on lot 4, concession V, North Burgess township, Lanark county, from January 1 to May 31, 1943. Operations were confined mainly to the pit on the north shore of Rideau lake which had been worked in 1942.

Four tons of amber mica was mined. Some 10,000 pounds of mine-run mica and 2,879 pounds of trimmed mica were shipped.

The trimming shop was operated in January, February, and May. One man was employed.

W. W. Lee was in charge, employing 5 men at the property.

At the end of May the operation was taken over by Biram Mines, Limited. An account of the latter company's operations appears on page 178 of this report.

Purdy Mica Mines, Limited

Purdy Mica Mines, Limited, was incorporated on October 30, 1942, with an authorized capitalization of 2,000,000 shares of $1 par value, all of which have been issued. The officers and directors are: M. A. Thomson, president; J. P. Norrie, vice-president and general manager; F. D. Lamont, secretary-treasurer; A. J. Davis, P. A. Thomson, and R. I. Ferguson, directors. The head office is at 355 St. James Street West, Montreal, Que. The mine office address is Oak Street, North Bay.

The property consists of 37 claims, three miles north of Eauclaire in Mattawan township, district of Nipissing.

Open-pit mining was continued throughout 1943. Three pits were operated. A total of 235 tons of mine-run muscovite mica was obtained from the operation. About 2,000 feet of exploratory surface-trenching, 2 feet deep, was done. Three diamond-drill holes, totalling 317 feet, were drilled from surface.

The following is taken from the general manager's report for the year ending December 31, 1943:—

> The muscovite mica occurs in pegmatite dikes, which cut across the gneissic structure of dark hornblende-garnet gneisses, probably ancient sediments intruded by granite, also gneissic, all of early Precambrian age. The main Purdy occurrence is in echelon lenses or dikes of pegmatite in the older rocks in an area about 2,000 to 3,000 feet on claims Nos. 35,975 and 35,976. Three main dikes, with lengths up to 400 feet and widths up to 20 feet, and many smaller ones have been opened up on the side and top of a hill with an elevation of 150 feet above the valley level, so that mica can be produced for an extended period by advancing into the hill-side, thus eliminating hoisting and pumping operations. All work during the year was done on the showings in the main zone.
>
> The Croteau workings, idle during the year, are located 2,200 feet northeast of the main occurrence. They consist of at least eight dikes and lenses over a width of 600 feet and length yet unknown in hornblende gneiss close to a contact with gneissic granite.
>
> Mica occurs in books or crystals, accompanied by quartz and feldspar, generally near the hanging wall of the dikes in sizes up to 6 feet by 8 feet.
>
> During the year development of the property was increased month by month to supply the ever-increasing war demand for clear and somewhat stained muscovite mica. The run-of-mine mica is transported by truck to the splitting and trimming plants at Mattawa and North Bay.
>
> The Mattawa plant was extended during the year to accommodate a personnel of 100 employees. Upon the request of the Metals Reserve Company, which has contracted to purchase the entire production, a splitting and trimming plant was established at North Bay to accommodate 500 workers. The Metals Reserve Company has an inspection and buying staff at North Bay, which has rendered valuable assistance in the classification of the various sizes and grades of mica produced.

An average force of 20 men was employed at the property. J. R. Norrie was mine manager.

Rideau Lake Mica Prospecting Syndicate

The Rideau Lake Mica Prospecting Syndicate was formed under an agreement dated June 10, 1943, and filed with the Provincial Secretary's Department under the Provisions of the Securities Act. The head office was at 45 Richmond Street West, Toronto.

In September and October, 1943, the syndicate, operating under lease, cleaned out old pits on lots 2 and 3, concession V, North Burgess township, Lanark county, from which amber mica had previously been mined. A tugger hoist, derrick, and Worthington portable compressor were used for the work.

No mica was produced.

Oliver Morin was in charge, employing three men. The mine address was Perth.

MOLYBDENUM

Crichton and Rivers

D. J. M. Crichton and E. J. Rivers carried on operations on a molybdenite property in the township of Gaudette, district of Algoma, about 5 miles northeast of Searchmont, from June to December, 1943.

An office, a blacksmith shop, and a garage were built.

Twelve diamond-drill holes, totalling 2,000 feet, were drilled. About 1,500 feet of open-cutting, 8 feet deep, was done. One hundred tons of molybdenite ore was produced and 42 tons was shipped.

An average of 10 men was employed. The mine address is Searchmont.

Zenith Molybdenite Project

The Wartime Metals Corporation continued its operation at the Zenith Molybdenite property on the west halves of lots 27 and 28, concession IV, Bagot township, Renfrew county, from January 1 to April 5, when the work was suspended.

The shaft on this property is 200 feet deep, with levels at 95 and 175 feet. The following table shows the development work done in 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
95-foot...............	195	803	89	627	....	120
175-foot...............	419	739	142	330	....	40

Twenty-nine diamond-drill holes, totalling 836 feet, were drilled from underground.

A total of 410 tons of ore was hoisted.

A. E. Pugsley was manager, employing an average force of 33 men, of whom 15 were underground and 18 on the surface.

NEPHELINE SYENITE

American Nepheline Corporation

The American Nepheline Corporation was incorporated in the State of New York, U.S.A., in March, 1937. On May 10, 1940, the corporation was granted an extra-provincial license permitting it to hold land and carry on business in the Province of Ontario. The authorized capitalization is 1,500,000 shares of fifty cents a share par value, 1,123,540 of which have been issued. The officers and directors are: H. R. Deeth, president; R. G. Kilbon, vice-president; A. Kelso Roberts, secretary-treasurer; W. G. Hubler, managing director; and Thayer Lindsley, director. The head office is at 361 Boxart Street, Rochester, N.Y. The secretary-treasurer's address is 320 Bay Street, Toronto. The mine address is Lakefield.

The property consists of 43 claims, approximately 2,000 acres, in concession IX, Methuen township, Peterborough county. The quarry from which the nepheline syenite is taken is on lot 13. The company has a mill at Lakefield and another at Rochester, N.Y.

Operations were carried on throughout 1943. About 56,000 tons of nepheline syenite were mined and crushed at the quarry. The product is taken in trucks to the head of Stony lake, a distance of about 3 miles, and then transported by barge to Lakefield, where some of it is ground. The rest is shipped to Rochester.

R. G. Kilbon was manager, employing an average force of 34 men at the quarry.

NICKEL AND COPPER

Falconbridge Nickel Mines, Limited

Falconbridge Nickel Mines, Limited, was incorporated in August, 1928, with an authorized capitalization of 5,000,000 shares of no par value, of which 3,337,507 have been issued. The officers and directors are: J. Gordon Hardy, president; Thayer Lindsley, H. Whittingham, and L. K. Brindley, vice-presidents; A. G. Fulton, secretary; J. C. Rix, treasurer; Halstead Lindsley, W. G. Malcolm, and W. S. Morlock, directors. The head office is at 25 King Street West, Toronto. The mine address is Falconbridge.

The company operates a nickel-copper mine, concentrator, and smelter in the Sudbury district. The refinery in Norway, which has been in German hands since the occupation of that country, was reported to be intact early in 1944.

Operations in the Sudbury district were continued throughout 1943. The arrangement with the International Nickel Company of Canada, Limited, for the refining of the Falconbridge ore, was continued. The following is taken from the manager's report for the year ending December 31, 1943:—

Tonnage of ore hoisted and of metals produced was substantially higher than that recorded for any previous year. As forecast in the report of last year, completion of the second war-time expansion programme was not accomplished until the end of the first quarter of the year under review. Some initial difficulties required remedial action but otherwise, excepting for interruptions noted under the heading "Ore Treatment," the smelter was operated satisfactorily on a two-furnace basis for the last nine months of the year.

Mine Development

The chief items of development are listed as follows:—

	Feet
Drifting and crosscutting (including slashing)	10,858
Stope raising	5,264
Fill-pass raising	260
Ore-pass raising	26
Ventilation raise	400
Shaft-sinking (No. 5)	47
Diamond test-drilling	8,100
	cu. ft.
Station-cutting	50,738

In addition, some raising was done in preparation for deepening No. 1 shaft, and a hoist was moved from No. 5 and installed at No. 1 for this sinking operation.

The greater part of the ore zone development was confined to easterly advances on the 1,400-, 1,575-, 1,925-, and 2,100-foot levels. This work disclosed the continuation of a substantial ore body of fair width but comparatively low grade, lying east of a narrow non-commercial area, which borders the present easterly workings of the mine.

The 1,925-foot level was also extended westerly to outline a possible stoping area lying west of No. 1 shaft at this horizon.

Drifting on the 1,750-foot level as recorded in the report for last year was continued both easterly and westerly in 1943. The westerly advance had to give way to demands of production and was discontinued in July without any definite conclusion to be reached from results thus far obtained. The easterly advance was for the greater part of the year through a section known to be lacking in ore possibilities. However, the drift is now approaching an area which is considered to be favourable, and encouraging conditions were revealed toward the year end.

Though reserve tonnage shows little change from 1942, the grade is slightly reduced owing to the new ore being of lower grade than that extracted during the period.

In opening new stopes, the greatest effort was on the 1,400-foot level, which accounted for a length of 1,647 feet of the total 2,646 feet. Practically all of the remainder of this development was on the 1,000- and 1,925-foot levels at 454 and 480 feet, respectively.

After excavating a sump below the 3,150-foot level, sinking of No. 5 shaft was discontinued and a start was made to open up the 2,625- and 2,800-foot levels. While all preparations are complete to deepen No. 1 shaft, sinking had not actually been commenced at the year end.

Connections were driven which completed the No. 5 fill-pass system from surface to the 1,750-foot level. Since the scraping limit has been reached at the surface opening of this pass, it is proposed to tap the overburden layer some 550 feet to the northeast for a further source of supply. To this end a crosscut is being driven at the 325-foot level in which a conveyer belt will be installed to transport this new supply horizontally to the existing fill-pass system.

The mine ventilation system was further extended during the year.

Ore Production

	Tons
Broken ore in stopes as of December 31, 1942	53,311
Ore broken in stopes, 1943	731,344
Total	784,655
Ore from stopes, 1943	736,892
Broken ore balance, December 31, 1943	47,763

With the inclusion of development ore, the tonnage of ore hoisted is as shown below:—

	Tons
Ore from stopes, 1943	736,892
Ore from development, 1943	70,909
Total ore hoisted, 1943	807,801

Ore Reserves

Data furnished by some 12,000 feet of diamond-drilling on outside holdings in the district added over 400,000 tons to the ore reserves of these properties. Compilation of ore reserves at the end of the year shows the over-all picture to be slightly better than that of a year ago.

	Tons
Ore reserves as of December 31, 1942:	
Falconbridge mine	7,436,000
Outside properties	4,250,000
Total	11,686,000
Less: drawn during 1943	807,801
	10,878,199
New ore added, 1943:	
Falconbridge mine	986,801
Outside properties	424,000
Ore reserves as of December 31, 1943[1]	12,289,000

A dilution factor, developed from mining experience over a period of years, has been applied to calculation of Falconbridge mine ore reserves. Outside properties ore reserves are calculated from diamond-drilling results.

Ore Treatment

Operation of the treatment plants was satisfactory throughout the year. For the first quarter the operation followed the same pattern as for the preceding year. However, during the remainder of the year, a marked improvement in metallurgical efficiency was experienced due to the greater flexibility afforded by increased smelting capacity. The result is shown by a comparison of the last nine months of the year with a like period in 1942, which indicates that, while tonnage treated increased but little over 5 per cent., the production was about 11 per cent. higher with no change in grade of ore.

A complete shut-down for approximately one week was required in March to tie in new installations with the existing plant. A slow-down occurred in July when one furnace was out of production for a 15-day period following severe damage to essential equipment during a heavy electrical storm.

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[1] Averaging 1.74 per cent. nickel and 0.93 per cent. copper; includes outside properties.

After deducting waste picked, which this year amounted to only 326 tons, and applying adjustments in aboveground storage, treatment plant performance develops as shown below:—

	Tons
Total ore treated (made up of milling ore, 514,724 tons, 63.8 per cent.; smelting ore, 292,324 tons, 36.2 per cent.)	807,048
	short tons
Matte produced	22,699.4
Nickel in matte produced	11,597.4
Copper in matte produced	6,046.6
NICKEL:	pounds
Metals recovered per ton treated	28.74
Metallurgical loss per ton treated (tailings plus slag plus stack losses)	3.58
Total	32.32
	per cent.
Indicated grade of ore hoisted	1.62
Sample grade	1.61
COPPER:	pounds
Metals recovered per ton treated	14.98
Metallurgical loss per ton treated (tailings plus slag plus stack losses)	2.83
Total	17.81
	per cent.
Indicated grade of ore hoisted	0.89
Sample grade	.86

Construction

All of the installations listed as being included in the second expansion programme were completed and put in service. A hoist of sufficient capacity to serve the deepened No. 1 shaft was purchased during the year, and its installation entailed the erection of a new concrete and tile hoist and compressor building. This work was all but complete at the end of the year.

Plans were made and authorization received to erect a modern change-house for ore dressing plant and concentrator employees. Owing to delays from one cause or another, only the foundation was completed this year.

The bowling alley mentioned in last year's report was finished and opened in the month of May.

General

There is considerable satisfaction in recording the improved metallurgical efficiency derived from betterments in the smelting plant. Unfortunately, however, the price of some commodities has increased, the quality of other important supplies has fallen off, and this, coupled with a lowering efficiency as a result of many of the newer employees being unaccustomed to the work in which they are now engaged, has wiped out the advantage thus gained.

Ernest Craig is manager of the Sudbury district operations; J. R. Gill is assistant manager; John Metz is mine superintendent; and R. C. Mott is superintendent of the concentrator and smelter.

An average force of 1,223 persons was employed in 1943. Of these, 469 men were in the mine, 380 men in the concentrator and smelter, and 374 persons on other surface work.

Harlin Nickel Mines, Limited

Harlin Nickel Mines, Limited, was incorporated in October, 1942, with an authorized capitalization of 40,000 shares of $1 par value, all of which have been issued. The company is a wholly owned subsidiary of Clifton Consolidated Mines, Limited. The officers are: Henry J. Martin, president, and S. C. McLaughlin, secretary-treasurer. The head office is at 357 Bay Street, Toronto. The mine address is Porquis Junction.

The company acquired an option on the Alexo mining property in Clergue and Dundonald townships, district of Cochrane. The mine lies half a mile south of the branch line of the T. and N.O. Railway and the highway from Porquis Junction to Timmins and is about 28 miles northeast of Timmins.

The shaft, sunk by former operators, on the northeast quarter of the south half of lot 1, concession III, Dundonald township, is reported to be about 310 feet deep, with levels at 40, 75, 120, and 265[1] feet. Open-cutting had been done above the 40-foot level and stoping above the 75-foot and 120-foot levels.

The present operators began work on June 1 and continued to December 31. A headframe, ore bin, power-house, and garage were built.

Underground development work in 1943 consisted of 152 feet of drifting and 25 feet of raising on the 40-foot level and 50 feet of raising on the 120-foot level.

There were 2,154 tons of nickel-copper ore mined and shipped to the International Nickel Company of Canada, Limited, for treatment.

J. G. Harkness was manager, employing an average force of 15 men.

International Nickel Company of Canada, Limited

The authorized capitalization of the International Nickel Company of Canada, Limited, consists of $27,679,900 of preferred shares of $100 and $5 par value and 15,000,000 shares of common stock of no par value.

The officers are: Robert C. Stanley, chairman of the board and president; John F. Thompson, executive vice-president; Paul D. Merica, R. L. Beattie, and D. Owen Evans, vice-presidents; John C. Nicholls, assistant to the president; Henry S. Wingate, secretary; Wm. J. Hutchinson, treasurer.

The directors whose term expires in 1944 are: J. P. Bickell, Hon. H. Cockshutt, Wm. N. Cromwell, D. Owen Evans, Wm. J. Hutchinson, Rt. Hon. Lord McGowan, R. H. McMaster, Rt. Hon. Lord Melchett, Paul D. Merica, Thomas Morrison, Grant B. Shipley, J. C. Traphagen, and Henry S. Wingate.

The directors whose term expires in 1945 are : James L. Ashley, R. L. Beattie, John F. Dulles, Reg. Halladay, John R. Lamb, H. R. MacMillan; R. S. McLaughlin, H. C. F. Mockridge, Robt. C. Stanley, Andrew V. Stout, John F. Thompson, and Rt. Hon. Lord Weir of Eastwood.

The executive office is at 67 Wall Street, New York, N.Y., and the general offices are at Copper Cliff. The Toronto office is at 25 King Street West.

This company and subsidiary companies operate hydro-electric plants at High Falls, Big Eddy, Wabageshik, and Nairn Falls, Ont.; nickel-copper mines in the Sudbury district, Ont.; smelters at Copper Cliff and Coniston, Ont.; refineries at Copper Cliff and Port Colborne, Ont., Acton, England, and Clydach, Wales; rolling mills at Birmingham, England, Huntingdon, W. Va., and Glasgow, Scotland; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J. The company also owns a nickel deposit at Kolosjoki, Finland, which was being developed prior to November, 1939.

The following information is extracted from the annual report of the company covering the year ending December 31, 1943:—

> Since the outbreak of war in 1939, the objective of this company has been to meet effectively the war-time requirements of the governments in Ottawa, London, and Washington. We have striven to provide the maximum supply of nickel and nickel products, copper and platinum metals, and through our technical knowledge of uses to assist in directing the supplies into those fields of application where they would be of greatest value.
>
> Our central effort has been to expand the supplies of nickel. Deliveries of nickel in all forms derived from our own mine production amounted in 1943 to 265,000,000 pounds, representing an increase of 55,000,000 pounds over 1939. In order to provide this enlarged supply, the tonnage of our ore mined was forced from 7,273,000 tons in 1939 to 12,105,000 tons in 1943. Had it not been for shortage of man-power during the last six months of the year the production would have been appreciably higher. As an emergency war measure we have also refined a

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[1] The depth of this level was given as 240 feet in Vol. XLVI, 1937, pt. 1, page 223. This was later found to be incorrect.

volume of nickel originating from the mines of others. Our own deliveries, together with this volume refined for others, totalled nearly 300,000,000 pounds.

The company's output of copper has been subordinated to the war needs for expanded nickel production. Deliveries of our copper in all forms amounted to 265,000,000 pounds, comparable with 334,000,000 pounds in 1939. Our own deliveries, together with the volume of copper which we refined for others, totalled nearly 316,000,000 pounds.

Deliveries of platinum metals reached the highest level in the company's history. Government policy precludes a more exact report. Deliveries of gold and silver amounted to 58,331 ounces and 1,768,052 ounces, respectively, and of selenium and tellurium to 80,984 pounds and 6,779 pounds, respectively.

Our rolling mills and foundries in Great Britain and the United States established their highest record of output of alloys of nickel-copper. The total deliveries of mill and foundry products amounted to 84,900,000 pounds, comparable with 38,800,000 pounds in 1939.

During the war the technical and operating resources of the company have been devoted also to the production of a variety of special war *matériel*. It is not advisable under present conditions to publicize the details in regard to these extraordinary war activities.

The capital expenditures in 1943 amounted to $5,445,248, comparable with $12,009,497 in 1942, and it is estimated that a further $6,000,000 will be required in 1944. During the past five years, over $43,000,000 has been outlaid by the company to expand production.

Net profit for the year after all charges and provisions was $31,127,204. From this profit, there were disbursed $1,933,899 for preferred dividends and $29,156,338 for common dividends at the rate of $2.00 per share, a total of $31,090,237. During the past five years nearly 91 per cent. of the net profit has been disbursed in dividends.

R. L. Beattie was general manager; I. J. Simcox, technical assistant to the vice-president; J. R. Gordon, assistant to the vice-president; E. A. Collins, assistant to the general manager; R. D. Parker, general superintendent; F. Benard, assistant to the general superintendent; H. J. Mutz, superintendent of mines; A. E. O'Brien, superintendent of the Frood mine, C. H. Stewart, superintendent of the Frood-Stobie open pit; T. M. Gaetz, superintendent of the Creighton mine; Chas. Lively, superintendent of the Levack mine; L. Ennis, superintendent of the Garson mine; F. F. Todd, superintendent of the Murray mine; J. B. Fyfe, superintendent of the Stobie mine; E. Herbert Rose, superintendent of the Copper Cliff concentrator; R. M. Coleman, superintendent of the Copper Cliff smelter; E. T. Austin, superintendent of the Coniston smelter; and R. H. Waddington, superintendent of the Copper Cliff refinery.

During 1943 an average of 3,546 persons was employed at the Copper Cliff concentrator and smelter; 613 at the Copper Cliff refinery; 465 at the Coniston smelter; 1,384 at the Creighton mine; 1,791 at the Frood mine; 622 at the Garson mine; 674 at the Levack mine; 106 at the Murray mine; 92 at the Stobie mine; 805 at the Frood-Stobie open pit; and 46 at the Lawson quarry.

Nickel Offsets, Limited

Nickel Offsets, Limited, was incorporated in April, 1938, with an authorized capitalization of 3,000,000 shares of no par value, of which 1,873,872 have been issued. The company acquired the assets of Sudbury Offsets, Limited, on a basis of one share of the new company for five of the old. The officers and directors are: D. W. Lang, president; Albert Wende, vice-president and managing director; D. R. Michener, secretary-treasurer; Ralph Hochstetter, S. H. Knox, and H. W. Wende, directors. The head office is at 372 Bay Street, Toronto. The mine address is Chelmsford.

The company holds 57 claims, 2,140 acres, in Foy and Bowell townships, district of Sudbury.

Operations continued throughout 1943. The 3-compartment, vertical shaft on claim S. 5,668 was deepened from 650 to 1,130 feet, and new levels were established at 800, 950, and 1,100 feet. The following table shows the development work done during the year and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
200-foot	....	454	....	186	....	138
350-foot	75	953	....	165	160	160
500-foot	....	....	....	266	....	143
650-foot (station only)	....	....	....	....	....	....
800-foot (station only)	....	....	....	....	....	....
950-foot (station only)	....	....	....	....	....	....
1,100-foot (station only)	....	....	....	....	....	....

Fourteen diamond-drill holes, totalling 3,709 feet, were drilled from underground.

A building to house a screening plant was erected, and a 3- by 6-foot Allis-Chalmers vibrating screen, with line shafting and conveyers, having a capacity of 300 tons daily, was installed. The plant operated from September 23 to the end of the year.

A total of 5,868 tons of nickel-copper ore was mined. Some 6,218 tons were screened, and 5,733 tons were shipped to the International Nickel Company of Canada, Limited, for treatment.

Walter Riddell was superintendent, employing an average force of 40 men, of whom 17 were underground.

Ontario Nickel Mines, Limited

Ontario Nickel Mines, Limited, was incorporated in August, 1943, with an authorized capitalization of 4,000,000 shares of $1 par value, of which 1,700,005 have been issued. The company succeeded the Ontario Nickel Corporation, Limited. The stock transfer was made on a basis of one new share for five old. The officers and directors are: J. R. O'Neill, president; J. H. Adams, vice-president; M. H. Johnson, secretary-treasurer; G. E. Buchanan, W. G. Chipp, and Donald F. McDonald, directors. The head office is at 350 Bay Street, Toronto. The mine address, when operations were in progress, was Sudbury.

The company's holdings include the Moose Lake property in Maclennan township, district of Sudbury, several miles north of the Falconbridge mine, and the Cuniptau mine in Strathy township, district of Nipissing. The Cuniptau mine has been idle since 1938.

The Moose Lake mine was operated by the Ontario Nickel Corporation, Limited, from January 1 to June 30. The mine is served by a vertical, 2-compartment shaft, 265 feet deep, on claim F. 6. There is a level at 250 feet and a sublevel at 115 feet. The following development work was reported to have been done at the mine between January 1 and May 30: 115-foot sublevel, 51 feet of crosscutting; 250-foot level, 1,676 feet of drifting and 231 feet of raising.

An ore bin, crusher-house, and conveyer-belt runway were in course of construction when the operation ceased. A ½-yard jaw-crusher and a 45-foot conveyer belt, with a 50 h.p. and a 5 h.p. motor, had been installed in the unfinished buildings.

About 500 tons of nickel-copper ore was shipped.

F. E. Towsley was in charge of the work until May 10 and was succeeded by D. D. McDonald. An average of 21 men was employed.

SILVER AND COBALT

Ankarlo and Bell

George Ankarlo and Frank A. Bell leased the Silver Bar mine on lot 5, concession IV, Coleman township, Cobalt area, district of Timiskaming, from J. C. Dean and carried on operations from October 20 to the end of 1943.

A 17-foot headframe and hoist-house were built at No. 3 shaft.

From 3 to 7 men were employed during the period under the direction of Allen Stewart, of Cobalt.

Austin Mining Syndicate

The Austin Mining Syndicate, composed of A. B. Pilliner and associates, was formed in 1943 and in the latter part of October took over under lease the operation of the Nerlip mine in Coleman township, Cobalt area, district of Timiskaming. It also acquired the Silver Cliff property in Coleman township and began to recondition the old mill.

A. B. Pilliner is manager, and C. H. Mathews is co-manager and treasurer of the syndicate. The post office address is Cobalt. About 16 men were employed.

Bellayre Mineral Interests, Limited

Bellayre Mineral Interests, Limited, was incorporated in September, 1942, with an authorized capitalization of 40,000 shares of $1 par value, of which 20,002 have been issued. The officers and directors are: B. W. Newkirk, president; Charles Conacher, vice-president; J. W. S. Dixon, secretary; W. R. Marchmont, treasurer; Charles Smith, director. The head office is at 710 Excelsior Life Building, Toronto. The mine address is Cobalt.

The company carried on operations from February 15 to September 15 on the Bellellen silver mine on claim R.L. 470 in South Lorrain township, district of Timiskaming. The old buildings and the steam plant and equipment on the property were repaired, and a 4- by 10-foot air receiver was installed.

Six diamond-drill holes, totalling 430 feet, were drilled from surface.

There are three shafts on the property, sunk by former operators: No. 1 shaft, 450 feet deep; No. 2 shaft, 100 feet deep; and No. 3 shaft, 40 feet deep.

The No. 1 or main inclined shaft was dewatered, and 50 feet of drifting was done on the 60-foot level. The following table shows the total amount of lateral development work that has been done from this shaft:—

Level	Drifts	Crosscuts
	feet	feet
60-foot	110	....
100-foot	400	....
200-foot	600	....
300-foot	750	150
400-foot	225	....
450-foot	50	....

About 3,200 pounds of ore was produced.

Seven men were employed under the direction of J. W. Brydges.

Bond and Douglas

S. B. Bond and R. D. Douglas continued to operate the University mine on claim J.B. 8 in Coleman township, Cobalt area, district of Timiskaming, under lease throughout 1943.

The No. 1 shaft, inclined at about 70 degrees, was deepened to 243 feet on the incline. A new level was established at 215 feet from surface, and 180 feet of drifting and 140 feet of raising were done. About 240 feet of crosscutting was done on the 171-foot level.

A total of 3,200 tons of ore was mined and hoisted. Of this, 39 tons was crude cobalt ore and 6 tons was crude high-grade silver ore. Cobalt milling ore treated in the O'Shaughnessy mill produced 6 tons of concentrates.

An average force of 7 men was employed under the direction of S. B. Bond. The mine address is Cobalt.

Cobalt Products, Limited

Cobalt Products, Limited, was incorporated in June, 1938, with an authorized capitalization of 40,000 shares of no par value, which was increased to 100,000 shares of no par value in December, 1939. The officers are: Jos. McDonough, president; Margaret Masterson, secretary-treasurer; J. E. McDonough and A. K. Roberts, directors. The head office is at 67 Yonge Street, Toronto. The mine office is at Cobalt.

The Foster mine in Coleman township, Cobalt area, district of Timiskaming, was operated under lease till February 15, 1943, when work was suspended.

The Agaunico mine in Bucke township and the Provincial and Savage mines in the Gillies limit were operated until September 15. No development work was done on any of the properties.

The mill on the old Colonial mine property in Coleman township was operated from January 1 to September 15 and treated 21,194 tons of ore from the company's operations.

An average force of 52 men was employed. Of these, 19 were employed underground at the Provincial and Savage mines, 6 underground at the Agaunico mine, and 7 in the mill.

On September 16, the mill and all the company's holdings in the Cobalt area were sold to the Silanco Mining and Smelting Corporation, Limited. Information regarding the latter company appears on page 194 of this report.

Cochrane Cobalt Mining Company

The Cochrane Cobalt Mining Company is a partnership composed of Wm. M. Adams and Louis Cadesky, formed in April, 1943, with a capital of $10,000. An office is maintained at 45 Richmond Street West, Toronto. The mine address is Cobalt.

The company owns the Cochrane mine on the east half of the southwest quarter of the north half of lot 1, concession III, Coleman township, Cobalt area, district of Timiskaming.

There are two 2-compartment shafts on the property, sunk by former operators. No. 1 shaft, which is vertical, is 220 feet deep with levels at 100 and 200 feet. No. 2 shaft, inclined at about 50 degrees, has a vertical depth of 632 feet with levels at 100, 200, 300, 550, and 632 feet from surface.

Operations by the present owners began on April 7, 1943, and continued to July 31. A timber headframe, 40 feet high, and a 14- by 24-foot hoist-house were built at the No. 2 shaft. An 8- by 12-inch, single-drum Jenckes hoist was installed. The workings were dewatered and the shaft was reconditioned. A connection on the 100-foot level with a shaft on the adjoining Duchess property was repaired. No development work was done. About 90 tons of mill rock were mined from the upper levels.

From 4 to 10 men were employed during the period of operation. The work was done under the direction of Wm. M. Adams.

Cross Lake Lease

The partnership known as the Cross Lake Lease operates the O'Brien mine in Coleman township, Cobalt area, and the Miller Lake O'Brien mine in Nicol and Haultain townships, Gowganda area, district of Timiskaming. The properties are held under lease from M. J. O'Brien, Limited. The partners are: C. J. Donegan, D. M. McLeod, T. Jackson, and Lorne Umphrey, all of Cobalt.

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine was operated throughout 1943. The vertical, 2-compartment No. 10 winze, which is collared at the 900-foot level, was sunk a further 35 feet to a total depth of 985 feet from surface, and a level was established at 975 feet. One hundred feet of drifting was done on the new level. There were 23 diamond-drill holes, totalling 1,519 feet, drilled from underground during the year.

About 80 tons of silver ore were hoisted.

An average force of 16 men was employed. C. M. Davis was superintendent. The mine address is O'Brien.

O'Brien Mine

Operations at the O'Brien mine were continued throughout 1943. No development work was done. Diamond-drilling amounted to 27 holes, totalling 1,663 feet, all from underground. There were 546 tons of ore mined, of which 106 tons was milling ore.

T. Jackson was superintendent, employing 23 men. The mine address is Box 390, Cobalt.

Norman B. Davis

Norman B. Davis, 512 Victoria Building, Ottawa, continued operations throughout 1943 at the cobalt property at Werner lake in the Red Lake mining division, Patricia portion of the district of Kenora. The workings are on claim K.R.L. 9,383.

During the first part of the year, a 25-ton milling plant, driven by a 56 h.p. gasoline engine, was built and equipped. The mill machinery includes the following: No. 8 Mitchell jaw-crusher, 3- by 4-foot Denver ball mill, 8- by 12-inch Simplex Denver jig, and two No. 6 Wilfley tables.

Other buildings erected included a power-house, a shed for drying concentrates, a bunk-house, and warehouses.

Two diamond-drill holes, totalling 130 feet, were drilled from surface.

An adit was driven from the hill-side to the vein, a distance of 42 feet, and a 2-compartment, vertical shaft was collared and sunk 20 feet. A 5- by 6-inch, single-drum Canadian Ingersoll-Rand steam hoist was installed. Steam was supplied by two vertical tubular boilers, having a combined capacity of 38 h.p. The boilers also supplied steam to the mill for drying the concentrates.

The mill operated from June 3 to December 20 and treated 2,500 tons of cobalt ore that had been stock-piled during previous operations. The concentrates were shipped to Kenora by airplane.

K. R. North was superintendent, employing 17 men. The address is care of Canadian Pacific Air Lines, Kenora.

Grant Cobalt Mines

J. D. Grant, of Cobalt, carried on operations at the Lumsden mine, in Coleman township, Cobalt area, district of Timiskaming, from June 10 to

October 15, 1943, under the name of Grant Cobalt Mines. An ore bin was built. The mine was dewatered and sampled.

An average of 7 men was employed during the period of operation under the direction of B. Sopha.

Lapa Cadillac Gold Mines (1937), Limited

In May, 1943, a syndicate headed by J. Koza, of Cobalt, dewatered the No. 1 shaft of the Columbus mine, Coleman township, Cobalt area, district of Timiskaming, to the 240-foot level.

No. 1 shaft is 255 feet deep, with levels at 75, 150, and 240 feet. A winze, collared at the 240-foot level, is 175 feet deep and has a level at 360 feet from surface. No. 2 shaft is 400 feet deep, with levels at 90 and 400 feet.

In August, Lapa Cadillac Gold Mines (1937), Limited, took over the lease on the property and continued the operation till November 6. They dewatered the No. 2 shaft and built a 40-foot headframe. Two diamond-drill holes, totalling 1,198 feet, were drilled from the 400-foot level. No development was done and no ore was mined.

J. G. Pierdon was manager, employing 6 men during the period of operation.

McCann and Binks

The Trout Lake mine on claims H.R. 103, 104, and 107 in South Lorrain township, district of Timiskaming, was operated intermittently under a lease in the name of W. D. Taylor from January 1 to June 24. J. J. McCann and J. R. Binks then bought the property from the Mining Corporation of Canada, Limited, and continued operation till August 1.

A total of approximately 30 tons of crude ore and concentrates was produced.

W. D. Taylor was in charge during the first half of the year and was succeeded by Hugh McDonald.

An average of 9 men was employed during the period of operation. The mine address was Cobalt.

Raoul Mercier

Raoul Mercier, of Cobalt, leased the No. 18 vein of the Coniagas mine, the dump at the No. 2 shaft of the Trethewey mine, and the dump at the Michael shaft of the Cross Lake mine, all in Coleman township, Cobalt area, district of Timiskaming.

From about November 1 to the end of the year, the No. 5 shaft area of the Foster mine was worked under a sublease from C. V. J. O'Shaughnessy. About 35 feet of drifting and 36 feet of raising was done on the third level of the Foster mine.

Twenty-nine tons of high-grade ore and concentrates were obtained from the various operations.

An average force of 3 men was employed over the period of operation.

Michelini, Dorpetti, Gabani, and Le Clair

E. Michelini, G. Dorpetti, L. Gabani, and A. Le Clair, of Cobalt, continued to operate the Silver Bar mine on lot 5, concession IV, Coleman township, Cobalt area, district of Timiskaming, under lease from J. C. Dean from January 1 to April 1, 1943. No development work was done. They obtained 105 tons of milling ore.

Four men were employed during the operation.

Murphy and Landry

Ambrose Murphy and A. P. Landry, of Cobalt, continued operations on the Coniagas and Trethewey mines in Coleman township, Cobalt area, district of Timiskaming, from January 1 to March 18. No development work was done.

The silver-cobalt ore obtained was sent to the Cobalt Products mill and Deloro for treatment. Two men were employed underground.

After the operation ceased, the properties were sold to the Sanymac Mining and Development Company, Limited. An account of the latter company's operations appears on page 194 of this report.

Nerlip Mines, Limited

Nerlip Mines, Limited, continued operations at the Nerlip mine in Coleman township, Cobalt area, district of Timiskaming, from January 1 to October 23, when the property was leased to the Austin Mining Syndicate.

Two new levels were established from the winze at depths of 860 and 895 feet, and some drifting, crosscutting, and raising were done.

About 1,200 tons of mill rock were hoisted, from which 340 tons were shipped.

A. B. Pilliner was manager, employing 10 men.

An account of the operations of the Austin Mining Syndicate appears on page 189 of this report.

C. V. J. O'Shaughnessy

C. V. J. O'Shaughnessy continued to operate his custom mill on the old O'Brien property at Cobalt from May 1 to November 1 and treated 5,498 tons of ore.

Eight men were employed during the period of operation.

Foster Mine

C. V. J. O'Shaughnessy had a lease on the No. 5 shaft area of the Foster mine in Coleman township, Cobalt area, district of Timiskaming, from September 15 to December 31, 1943.

The property was subleased to Raoul Mercier on November 1.

Peterson, Armstrong, and McCready

P. Peterson, H. O. Armstrong, and W. E. McCready, of Cobalt, continued work from January 1 to November 30 under lease on the main property of the Hudson Bay Mines, Limited, on the northeast quarter of the north half of lot 6, concession VI, Coleman township, district of Nipissing. About 639 tons of silver-cobalt ore were mined.

A. B. Pilliner and Associates

A. B. Pilliner and associates bought the Genesee property, in Bucke township, Cobalt area, district of Timiskaming, in 1943. They began operations on October 25 and continued till December 15. The shaft was dewatered and reconditioned, and about 50 tons of ore were hoisted.

The work was done under the direction of A. B. Pilliner. Eight men were employed. The address is Cobalt.

Albert Presse

Albert Presse, Box 385, Cobalt, had a lease in 1943 on claim R.L. 404 of the Nipissing property, Coleman township, Cobalt area, district of Timiskaming, and continued to operate open cuts.

About 52 tons of crude cobalt ore and 20 tons of concentrates were recovered from mill rock.

Four men were employed throughout the year.

Sanymac Mining and Development Company, Limited

The Sanymac Mining and Development Company, Limited, was incorporated in October, 1937, with an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,604,282 have been issued. The officers and directors are: G. R. McLaren, president and general manager; W. F. Wood, vice-president; D. M. Maddock, secretary-treasurer; Charles A. Schier, R. W. Bross, and Ambrose Murphy, directors. The head office is at 45 Richmond Street West, Toronto. The mine address is Cobalt.

Red Jacket Mine

The company continued operations under lease at the Red Jacket mine in the Gillies limit, Cobalt area, district of Timiskaming, from January 1 to March 15. The vertical, 2-compartment No. 1 winze, which had been started in 1942 at the 100-foot level west of the main shaft, was continued to a total depth of 45 feet. Ten feet of drifting was done on the 100-foot level.

About 255 tons of ore were mined and treated in the smelter, which operated intermittently between February 15 and March 15.

Following the cessation of operations, the surface plant was dismantled and the usable material and equipment were moved to the Coniagas and Trethewey properties.

Four men were employed. Wm. E. Seed was in charge.

Coniagas and Trethewey Properties

The Sanymac Mining and Development Company bought the Coniagas and Trethewey properties in Coleman township, Cobalt area, district of Timiskaming, from Ambrose Murphy and A. P. Landry early in 1943. Operations were begun on June 1 and continued to the end of the year. On the Coniagas property, claim J.B. 6, timber for a hoistway and a manway was installed through the open stope on No. 2 vein from surface to the 225-foot level, a distance of 191 feet, and a 60-foot headframe was built. About 15 feet of crosscutting was done on the 225-foot level.

A hoist-house, a dry-house, and an office were erected.

Four men were employed during the period under the direction of A. P. Landry.

Silanco Mining and Smelting Corporation, Limited

The Silanco Mining and Smelting Corporation, Limited, was incorporated in August, 1943, with an authorized capitalization of 1,000,000 shares of $1 par value, of which 516,141 have been issued. The officers and directors are: S. A. Morse, president; W. E. Mitchell, vice-president; G. E. Buchanan, secretary-treasurer; Samuel Ciglen, assistant secretary-treasurer; V. B. Rumley and H. T. Leslie, directors. The head office is at 45 Richmond Street West, Toronto. The mine address is Cobalt.

In the middle of September, 1943, the corporation took over the operations of Cobalt Products, Limited, in the Cobalt area, district of Timiskaming. The following properties were included: the Beaver, Temiskaming, Penn-Canadian, Colonial, Provincial, and Savage mines and parcels Nos. 6,125 and 6,147 in Coleman township, and the Agaunico and Ruethel mines and parcels Nos. 3,305 and 4,963 in Bucke township.

Cobalt Products, Limited, had been operating the mill on the Colonial property and the Provincial, Savage, and Agaunico mines when the transfer was made. The Silanco Mining and Smelting Corporation continued the operation for the rest of the year. No development work was done on any of the properties. A total of 9,474 tons of ore was mined and milled.

In November and December, the Dotsee Cobalt mine in Bucke township was dewatered and sampled.

The work is done under the direction of the Mining Research Corporation, Limited. Louis Cadesky is general manager, and A. J. McLaren is resident engineer. A force of 17 men was employed.

J. H. Sutherland

J. H. Sutherland, of Cobalt, continued to lease the Lawson mine in Coleman township, Cobalt area, district of Timiskaming, throughout 1943.

Development work consisted of 12 feet of drifting and 219 feet of raising. About 192 tons of crude cobalt and silver ore and 2,084 tons of mill rock were hoisted. The mill rock was sent to the O'Shaughnessy mill for treatment.

Thirteen men were employed under the direction of R. J. MacArthur. The mine address is Cobalt.

Sycee Cobalt Silver Mines, Limited

Sycee Cobalt Silver Mines, Limited, was incorporated in July, 1935, with an authorized capitalization of 1,000,000 shares of $1 par value, of which 963,440 have been issued. The officers are: Arnold Hoffman, president; E. E. Ott, vice-president; B. R. P. MacKenzie, secretary. The head office is at 36 Toronto Street. The mine address is Cobalt.

The company holds three claims, 60 acres, in concession VI, Coleman township, Cobalt area, district of Timiskaming. The property lies immediately east of the Nipissing claim R.L. 402 and north of the Violet mine.

The operation, which was conducted from the Nipissing No. 402 shaft, was continued from January 1 to September 1. About 346 feet of crosscutting was done on the 480-foot level. Seven diamond-drill holes, totalling 2,460 feet, were drilled from underground.

Eight men were employed under the direction of D. J. Russell.

Windsor-Cobalt Silvers, Limited

Windsor-Cobalt Silvers, Limited, was incorporated in September, 1927. The authorized capitalization is 2,000,000 shares of $1 par value, of which 1,600,000 have been issued. The officers and directors are: A. D. McArthur, president and general manager; J. A. McArthur, vice-president; D. C. Walmsley, secretary-treasurer; B. L. Wrench and F. Harrington, directors. The head office is at 9 Toronto Street, Toronto. The mine address is North Cobalt.

The company operated the Cobnor mine on lot 14, concession I, Bucke township, Cobalt area, district of Timiskaming, under lease from April to November. Fifty feet of drifting and 6 feet of crosscutting were done on the 200-foot level.

The mill operated from April 1 to November 20. Three tons of concentrates were shipped to the Temiskaming Testing Laboratories.

Geo. A. Ellis was manager, employing 5 men.

TALC

Canada Talc, Limited

Canada Talc, Limited, has an authorized capitalization of 2,500 shares of $100 par value, all of which have been issued. The officers and directors are: E. S. James, president; Roy Taylor, vice-president, secretary-treasurer, and general manager; A. R. Cameron, director. The head office and mine office are at Madoc.

The company owns the Conley (or Connolly) and Henderson mines in Huntingdon township and a claim in Elzevir township, Hastings county. The combined holdings consist of 4 claims and total 750 acres.

Operations at the two mines continued throughout 1943. The following table shows the depths of the shafts on the two properties:—

Shaft or winze	No. of compartments	Depth
		feet
CONLEY MINE:		
No. 1 shaft	2	431
7th level winze	2	31
No. 2 shaft (escapement way)	1	185
No. 3 shaft	2	383
HENDERSON MINE:		
No. 4 shaft	2	456

The above shafts are all vertical.

The two mines are connected by a drift 748 feet long from the 4th level of the Conley mine. A raise 21 feet high runs from the 5th level of the Henderson mine to the end of this drift.

The following table shows the development work done during 1943 and the total:—

Level	Drifts		Crosscuts		Raises	
	1943	Total	1943	Total	1943	Total
	feet	feet	feet	feet	feet	feet
CONLEY MINE						
No. 1 SHAFT:						
1st[1]		310				
2nd[1]		345				180
3rd[1]		1,040		420		150
4th[2] (255 feet)		650		80		90
5th[3] (300 feet)		625		90		130
6th[3] (360 feet)		275		75		180
7th[3] (420 feet)		250		90		190
7th LEVEL WINZE:						
8th[3] (451 feet)		225				160
No. 3 SHAFT:						
1st[2] (270 feet)	85	2,248		277		440
2nd (370 feet)		50				
HENDERSON MINE						
No. 4 SHAFT:						
1st[1]		455		110		180
2nd[1]		485		130		220
3rd[1]		575		90		245
4th[1]		625		185		265
5th[1]		690		210		330
6th (372 feet)		670		275		485
7th (264 feet)	74	264	14	49		

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[1] The figures given represent the original development footages. The ore has been mined out and the workings caved.

[2] The 4th level from No. 1 shaft and the 1st level from No. 3 shaft are the same level.

[3] These levels are flooded, and the depths given are approximate.

A total of 10,991 tons of ore was mined, and 11,051 tons were milled. An average force of 14 men was employed throughout the year.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

The Algoma Steel Corporation, Limited, has an authorized capitalization of 27,000 shares of preferred stock of $100 par value and 1,000,000 shares of common stock of no par value. At December 31, 1943, the number of preferred shares outstanding was 19,350, and the number of common shares 412,700. The officers and directors are: Sir James H. Dunn, president and chairman; William Jeffrey, secretary; E. W. Shell, treasurer; W. C. Franz, John A. McPhail, E. G. McMillan, John W. Hobbs, Thomas Arnold, Joseph A. Simard, Allan A. Aitken, and Leo H. Timmins, directors. The head office and blast furnaces are at Sault Ste. Marie, Ont.

A new furnace, No. 5, was built during 1943. It is reputed to be the largest in the British Empire.

No. 1 furnace was in blast from January 1 to November 27, No. 2 from January 1 to October 22, Nos. 3 and 4 throughout the year, and No. 5 from November 29 to December 31. A total of 586,001 net tons of iron was produced.

J. A. Murphy was blast furnace superintendent. An average force of 494 persons was employed.

Canadian Furnace, Limited

Canadian Furnace, Limited, has an authorized capitalization of 500 shares of $100 each, all of which have been issued. The officers are: Richard C. Yates, president and manager; H. L. Caulkins, secretary; P. G. Harrison, treasurer. The three officers are also directors. The head office and the plant are at Port Colborne.

No. 1 furnace operated for 196½ days and No. 2 furnace for 332 days during 1943, producing 141,815 tons of pig iron, 8,059 tons of ferro-silicon, and 3,329 tons of spiegeleisen.

An average force of 189 men was employed. D. J. Higgon was superintendent.

Canadian Industries, Limited

During 1943 the plant of Canadian Industries, Limited, located at Copper Cliff, was in continuous operation.

The three 50-ton-per-day sulphuric-acid units were operated at capacity throughout the year. These units manufacture the acid from converter gases produced at the smelter of the International Nickel Company. The oleum unit was also operated at full capacity. The nitre-cake unit was not operated.

An average force of 48 persons was employed. E. H. Jordan is works manager.

Deloro Smelting and Refining Company, Limited

The Deloro Smelting and Refining Company, Limited, was incorporated under Dominion charter in July, 1916. In November, 1936, it was converted into a private company by Supplementary Letters Patent. The officers and directors are: J. A. O'Brien, president; A. V. Yates, secretary-treasurer; H. A. Green, R. A. Elliott, M. J. O'Brien, Jr., S. B. Wright, and G. E. Bell, directors.

During 1943, refined silver and arsenic were produced and cobalt products were refined from raw materials imported from Africa. The blast furnace did not operate.

An average force of 257 men was employed. S. B. Wright is general manager and R. A. Elliott is works superintendent. The plant address is Deloro.

International Nickel Company of Canada, Limited

The nickel refinery of the International Nickel Company of Canada, Limited, at Port Colborne, was operated continuously throughout 1943. An average force of 1,467 persons was employed. H. W. Walter is general superintendent.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, was incorporated in June, 1910. It has an authorized capitalization of 400,000 seven per cent. cumulative preference shares of $25 par value, of which 259,852 have been issued, and 600,000 common shares of no par value, of which 360,000 have been issued. The officers and directors are: R. H. McMaster, president; H. G. Hilton, vice-president; H. S. Alexander, secretary; G. B. Elwin, treasurer; H. H. Champ, H. T. Diplock, G. H. Duggan, H. M. Jaquays, S. C. Mewburn, F. G. Osler, Glyn Osler, Sir Thomas White, and Hon. C. A. Dunning, directors. The address is Hamilton.

"B" and "C" furnaces each operated for 365 days and "A" furnace for 349 days in 1943, producing a total of 632,588 tons of pig iron.

R. A. Gillies is works manager. An average force of 188 men was employed.

MINING ACCIDENTS IN 1943

By

Chief Inspector of Mines, W. O. Tower, Toronto; Inspectors, R. L. Smith, Kenora; W. E. Bawden, Port Arthur; D. F. Cooper, Sudbury; J. B. Taylor, E. S. Little, Kirkland Lake; E. B. Weir, Timmins; D. P. Douglass, Toronto.

Accidents during 1943

During the year 1943 at the mines, metallurgical works, quarries, and clay, sand, and gravel pits regulated by the Mining Act there were 2,137 accidents to employees reported to the Department of Mines up to January 16, 1944. Of these, 36 were fatal accidents and 2,101 were non-fatal accidents. A survey of the industry shows that an average number of 29,477 persons were employed throughout the year.

The returns represent a decrease of 80 (3.6 per cent.) in the total number of accidents reported and a decrease of 14 in the number of fatalities recorded over the preceding year. The number of accidents involving fatalities is 34, which is 11 less than the preceding year. There were 32 accidents in which one man was killed and 2 accidents in which 2 men each were killed.

The report shows a fatality rate of 1.22 persons killed per thousand persons employed, which is a decrease of 0.26 per thousand over the preceding year and is 0.85 per thousand lower than the average for the last 25 years.

There were 71 non-fatal accidents per thousand persons employed, which is an increase of 7 (11 per cent.) from the rate of 1942 and is 24 per thousand lower than the average for the last 24 years.

The total employment figures show a decrease from 1942. This is due chiefly to decreased employment in producing gold mines. The employment of women in approved occupations on surface at certain essential operations shows an increase.

Fatal Accidents

A comparison of fatal accidents for the past five years is given below:—

Distribution	1939	1940	1941	1942	1943
Mines, underground	27	35	50	27	21
Mines, surface	3	1	2	5	5
Metallurgical works	3	2	6	5	5
Quarries	1	3	....	5	1
Clay, sand, and gravel pits	4	1	3	3	2
Contract diamond-drilling	....	....	1	....	....
Total	38	42	62	45	34

ANALYSIS OF FATALITIES AT MINES, 1939-1943

Cause	1939	1940	1941	1942	1943
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground	8	34	27	43	41
Rock burst	19	5	6	8	....
Run of ore or rock	21	20	11	14	7
Shaft accidents	16	8	13	8	4
Explosives	10	3	13	....	15
Miscellaneous, underground	18	27	25	13	15
Surface	8	3	5	14	18

By months the fatal accidents occurred as follows:—

Month	No. accidents	No. men killed
January	4	5
February	3	4
March	5	5
April	1	1
May	1	1
June	4	4
July	4	4
August	0	0
September	3	3
October	7	7
November	0	0
December	2	2
Total	34	36

Classifying the fatalities according to industries gives the following:—

Gold mines	21
Nickel mines	5
Fluorspar mines	1
Metallurgical works	6
Quarries	1
Clay, sand, and gravel pits	2
Total	36

The comparative fatality rate per thousand persons employed at mines, metallurgical works, quarries, and clay, sand, and gravel pits is as follows:—

	Persons employed[1]			Number killed			Rate per thousand
	Men	Women	Total	Men	Women	Total	
Mines[2]	19,782	360	20,142	27	....	27	1.36
Metallurgical works	7,337	705	8,042	6	....	6	.74
Quarries	767	....	767	1	....	1	1.30
Clay, sand, and gravel pits	526	....	526	2	....	2	3.80
Total	28,412	1,065	29,477	36	....	36	1.22

[1] Average number for year.
[2] Includes contract diamond-drilling at mines.

The ages of the persons killed were as follows:—

17–20	21–25	26–30	31–35	36–40	41–45	46–50	Over 50	Total
3	2	2	3	8	8	5	5	36

The occupations of the persons killed at mines, metallurgical works, and clay, sand, and gravel pits are set out in the following table:—

Occupation	Men	Women	Total
Boiler fireman	1	....	1
Chute puller	1	....	1
Deckman	1	....	1
Driller	8	....	8
Drill helper	1	....	1
Electrician	1	....	1
Foreman	5	....	5
Labourer	2	....	2
Mechanical loader operator	1	....	1
Mill man	2	....	2
Millwright's helper	1	....	1
Motorman	2	....	2
Sanitaryman	1	....	1
Smelter labourer	4	....	4
Shaft leader	1	....	1
Switchman	1	....	1
Timberman	2	....	2
Trammer	1	....	1
Total	36	....	36

Summary of Fatal and Non-fatal Accidents

The following table is a summary for the past twenty-five years of the number of persons injured per thousand employed at mining operations in Ontario:—

TABLE OF ACCIDENTS TO EMPLOYEES IN MINES, METALLURGICAL WORKS, QUARRIES, AND CLAY, SAND, AND GRAVEL PITS, 1919–1943

Year	Persons injured			Persons employed at all operations			Persons injured per 1,000 employed	
	Fatally	Non-fatally	Total	Producing operations	Non-producing operations	Total	Fatally	Non-fatally
1919	39	....	....	11,926	1,000	12,926	3	....
1920	29	1,497	1,526	10,486	1,000	11,486	2.61	130
1921	24	1,262	1,286	8,436	1,000	9,436	2.54	140
1922	30	1,398	1,428	9,500	1,500	11,000	2.72	127
1923	30	2,120	2,150	10,500	1,500	12,000	2.5	177
1924	40	2,130	2,170	11,000	1,500	12,500	3.2	170
1925	42	2,224	2,266	11,500	1,500	13,000	3.23	171
1926	32	2,220	2,252	11,500	1,500	13,000	2.46	171
1927	33	2,244	2,277	13,311	2,000	15,311	2.1	147
1928	85	2,516	2,601	15,787	2,000	17,787	4.76	142
1929	55	2,389	2,444	17,145	1,849	18,994	2.89	126
1930	56	2,167	2,223	18,217	317	18,534	3.02	117
1931	37	1,813	1,850	17,820	447	18,267	2.03	99
1932	25	1,452	1,477	14,378	431	14,809	1.69	98
1933	25	1,514	1,539	15,080	804	15,884	1.57	95
1934	34	1,913	1,947	19,302	1,254	20,556	1.65	93
1935	36	2,048	2,084	21,444	1,528	22,972	1.57	89
1936	65	2,359	2,424	25,725	2,547	28,272	2.30	83
1937	52	2,721	2,773	28,938	3,220	32,158	1.62	85
1938	62	2,147	2,209	29,434	1,421	30,855	2.01	70
1939	47	2,246	2,293	32,444	897	33,341	1.41	67
1940	42	2,128	2,170	35,137	438	35,575	1.18	60
1941	64	2,240	2,304	35,317	618	35,935	1.78	62
1942	50	2,167	2,217	33,336	431	33,767	1.48	64
1943	36	2,101	2,137	29,083	394	29,477	1.22	71
Average	42.8	2,042	2,085	19,474	1,240	20,714	2.07	95

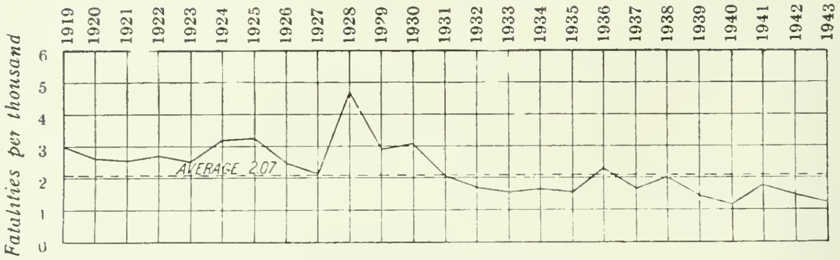

Diagram showing fatalities per thousand persons employed between the years 1919 and 1943.

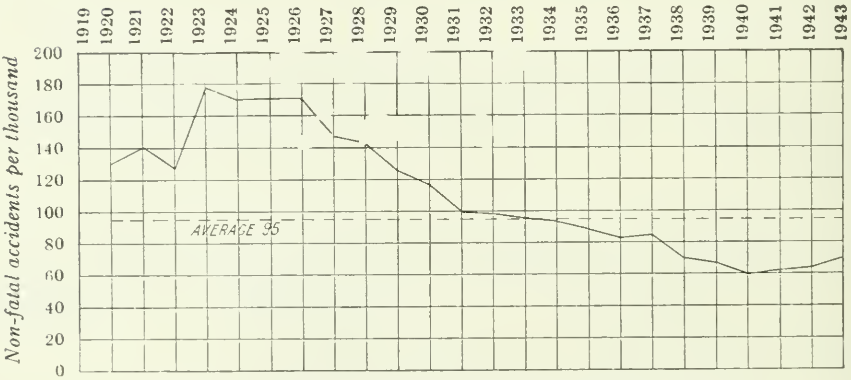

Diagram showing non-fatal accidents per thousand persons employed between the years 1920 and 1943.

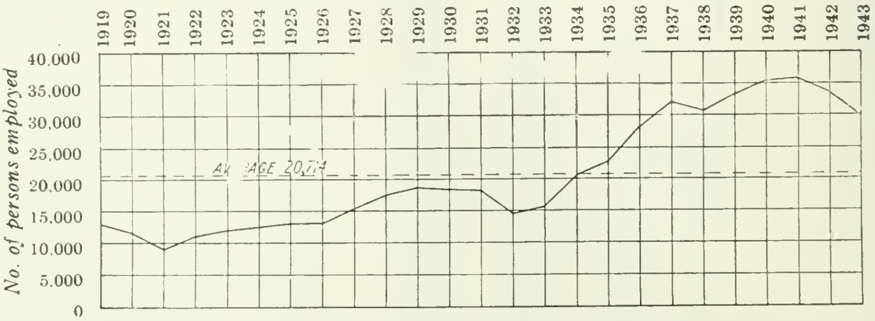

Diagram showing the number of persons employed between the years 1919 and 1943.

Non-fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface			Underground	Total
	Men	Women	Total		
Fall of persons	85	....	85	165	250
Crushed between two objects	30	....	30	152	182
Falling objects	40	....	40	105	145
Strain while lifting	38	....	38	104	142
Flying objects, sledging, etc.	16	....	16	91	107
Rock or ore at chute	....	....	....	102	102
Handling rock or ore	5	....	5	85	90
Fall of rock or ore at face	....	....	....	78	78
Falling rock or ore, drilling, scaling, etc.	....	....	....	62	62
Hand tools	25	....	25	34	59
Machinery	29	1	30	19	49
Drilling machines	....	....	....	47	47
Nails or splinters	14	....	14	21	35
Running into or striking objects	6	1	7	26	33
Explosives	4	....	4	25	29
Tramming	3	....	3	23	26
Transportation	1	....	1	21	22
Burns	19	1	20	1	21
Falls down shaft, winze, or stope	....	....	....	8	8
Cage, skip, or bucket	....	....	....	7	7
Rock burst	....	....	....	3	3
Electricity	1	....	1	1	2
Gas (natural)	....	....	....	2	2
Unclassified	1	....	1	....	1
Total	317	3	320	1,182	1,502

The causes of non-fatal accidents at metallurgical works were:—

Cause	Men	Women	Total
Fall of persons	76	9	85
Falling objects	40	2	42
Crushed between two objects	49	4	53
Handling material	54	....	54
Strain while lifting	41	1	42
Burned by slag, matte, or scrap	29	....	29
Burns	26	1	27
Hand tools	14	....	14
Machinery	11	1	12
Flying objects, sledging, etc.	24	....	24
Nails or splinters	5	1	6
Transportation	2	....	2
Electricity	3	....	3
Gas	2	....	2
Explosives	2	....	2
Running into or striking objects	13	2	15
Poison	1	....	1
Unclassified	....	1	1
Total	392	22	414

The causes of non-fatal accidents at quarries were:—

Handling material	14
Fall of persons	9
Falling objects	6
Crushed between two objects	6
Flying objects, sledging, etc.	5
Fall of rock	14
Machinery	7
Explosives	1
Hand tools	4
Strain while lifting	7
Transportation	1
Nails or splinters	2
Burns	1
Total	77

The causes of non-fatal accidents at clay, sand, and gravel pits were:—

Machinery	8	Nails or splinters	1
Fall of material	5	Hand tools	1
Fall of persons	7	Falling objects	1
Strain while lifting	2		
Crushed between two objects	4	Total	31
Flying objects, sledging, etc.	2		

The causes of non-fatal accidents in contract diamond-drilling were:—

Crushed between two objects	10	Caught in feed screw	1
Caught in moving parts	9	Burns	5
Nails or splinters	9	Running into or striking objects	5
Hand tools	5	Explosives	1
Strain while lifting	8	Burns (natural gas)	2
Fall of persons	13		
Flying objects	7	Total	77
Falling objects	2		

Infection

Records show that infection followed in 87 cases out of a total of 2,101 accidents.

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground	1,182	36	3
Mines, surface	320	16	5
Metallurgical works	414	22	5.3
Quarries	77	3	3.9
Clay, sand, and gravel pits	31	1	3.2
Diamond-drilling	77	9	11.7
Total	2,101	87	4.1

Accidents from Explosives

Cause	Non-fatal		Fatal		Total	
	No. accidents	Men injured	No. accidents	Men injured	No. accidents	Men injured
Drilled into dynamite	3	5	1	1	4	6
Delayed too long at blast	4	5	1	2	5	7
Did not take sufficient cover	3	5	1	1	4	6
Fumes from blasting	1	1	....	....	1	1
Hit with material from diamond-drill hole	1	1	....	....	1	1
Dynamite exploded at collar of hole while loading	1	2	....	....	1	2
Detonators exploded, cause unknown	4	4	....	....	4	4
Returned too soon to scene of blast	3	3	....	....	3	3
Insufficient warning of blast	2	4	....	....	2	4
Fall of ground exploded detonators	1	2	....	....	1	2
Total	23	32	3	4	26	36

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the last ten years:—

1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	Total
....	....	....	....	....	1	1	....	....	....	2

The following table shows the total number of non-fatal electric accidents during the last ten years:—

1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	Total
4	6	4	2	8	7	3	5	6	5	50

Classification of Non-fatal Accident Rates at Producing Mines

In the following table the producing mines employing more than 50 men are arranged in order, according to their rate of non-fatal accidents per thousand persons employed:—

0–50
Omega
Young-Davidson (Hollinger)
Frood-Stobie open pit (International Nickel)
McIntyre Porcupine
Levack (International Nickel)
Lake Shore
Ross (Hollinger)
Wright-Hargreaves
Frood mine (International Nickel)
Hollinger
Matachewan Consolidated
Preston East Dome
Garson (International Nickel)
Creighton (International Nickel)

51–100
Helen (mine, Algoma Ore Properties)
Magnet
Coniaurum

Average—71.6 accidents per thousand persons

Falconbridge (mine and mill)
Pickle Crow
Sylvanite
Chesterville
Kerr-Addison
Pamour
Teck-Hughes
Dome

101–150
Toburn
Bidgood
Hallnor
Aunor
Broulan
Central Patricia
Kirkland Lake Gold
Buffalo Ankerite
Berens River
Upper Canada
Delnite
Hoyle
Madsen Red Lake
McKenzie Red Lake and McMarmac
Paymaster Consolidated

151–200	Macassa Jerome Hasaga Leitch
201–250	Little Long Lac MacLeod-Cockshutt Hard Rock Cobalt Products Cochenour Willans
251–300	Lake Geneva

Fires

Central Patricia Gold Mines, Limited

A fire destroyed the telephone box and telephone and charred adjacent timber at the 2,170-foot loading-pocket in the shaft of the Central Patricia gold mine on the night of December 3.

There is no great amount of room at the pocket, and the telephone is only about 5 feet from the nearest chute. At 8.10 P.M. the cagetender blasted, using one stick of powder. Prior to blasting he removed the 200-watt bulb from over the chute and placed it in the telephone box for safety. There was also a sample bag and a roll of lead wire in the box. After blasting, he left to nip steel from the upper levels.

At about 8.30 P.M. the shift boss, H. Jensen, reached the 2,050-foot level station and found it full of wood smoke. He called the cagetender and together they proceeded to the pocket, where they extinguished the fire with a water-hose. A Pyrene extinguisher was handy, but was not used. As the smoke went into the main upcast it did not circulate in the mine, hence no one else was aware of the fire and no alarm was issued.

The telephone was a battery set, powered with two 1½-volt dry cells. There was an electric-light bulb on a 110-volt circuit in the box for warmth and drying. Both telephone and box were completely destroyed, making subsequent investigation difficult. The fuse on the 110-volt circuit was blown.

The origin of the fire is unknown. There may have been other more inflammable refuse in the box which was ignited by the hot bulb, or if the 110-volt wires were shorted by the blast, they may have broken and ignited the refuse.

Dome Mines, Limited

A small fire broke out in No. 12 battery locomotive on the 11th level of the Dome mine on December 3. No damage was done other than burning one board under the battery box. The fire, so far as can be ascertained, was caused by an overheated grid.

Hoyle Gold Mines, Limited

The cyanide and flotation mill of Hoyle Gold Mines, Limited, was completely destroyed by fire on July 11. The cyanide section of the mill was 86 by 86 feet; the grinding and flotation section, extending southward from the cyanide section, was 60 by 135 feet. The mill walls were built of 2-inch tongue and groove planks covered with asphalt paper and galvanized siding. The roof was double shiplap, spaced with 2- by 2-inch strips at 30-inch centres and covered with 10-year built-up roofing. The mill was treating a little over 600 tons of ore daily.

The fire originated around a 15 h.p. motor over the ore bin. This motor drove the 24-inch conveyer between the screening plant and the ore bin.

The fire was discovered by a mill shift boss who had smelt smoke and was looking for the source of it. As soon as he discovered the fire he ran from the mill to the main office, a distance of about 750 feet, to give a general alarm. In the mean time the night watchman saw smoke coming from the mill and turned in the alarm. The whistles were blown at 8.30 P.M. The flames were then breaking through the roof. The watchman had passed through the conveyer-way from the mill to the screening plant, from the screening plant to the crushing plant, and from there to the storage bins in the shaft-house, a total distance of 550 feet, and had punched the time clock at the lower end of the conveyer-way at 8.15 P.M. He reported afterward that the conveyer between the screening plant and the mill bin was carrying a heavier load than usual at that time.

The conveyer was driven by the 15 h.p. motor and 3 V-belts through reduction gearing. It is believed that the V-belts began to slip on the gear pulley. This would account for the overload on the conveyer and for the failure of the overload cut-out to shut off the power. It is believed that the V-belts finally took fire.

The mill water-supply system and the fire-fighting supply system were on the same line. The mill water-tank, of 20,000-gallon capacity, was considerably higher than the fire-pump supply tank, of 100,000-gallon capacity, outside. The smaller mill-tank overflowed into the larger fire supply tank, but by closing one valve and opening another the larger tank could be filled directly from the main supply line. These valves, however, were inside the mill, and no one remembered to adjust them until it was too late to reach them. The shift boss on duty was the man who should have started the 50 h.p. Sterling Model B4 gasoline fire pump, but when he ran to the main office others tried to start it and flooded it. When it was eventually started the fire was beyond control, and all that could be done was to stop it from spreading down the conveyer-way to the screening plant. To maintain the water supply the trestle supporting the tank in the mill also had to be saved. This much was accomplished.

On the floor where the fire started there was a barrel full of water and two fire-pails, and 50 feet of 1½-inch fire-hose.

In the screening plant 300 feet down the conveyer-way, there were 50 feet of 1½-inch fire-hose, a 2½-gallon soda-acid extinguisher, a barrel of water, and two fire-pails.

In the crushing plant, 135 feet farther from the mill, there were two hydrants with 50 feet of 1½-inch hose on each, one 2½-gallon soda-acid extinguisher, one barrel of water, and three fire pails.

Inside the shaft-house there were 50 feet of 2-inch hose and a 2-inch line to the top of the headframe, with four open sprinklers.

In the hoist-room there were 50 feet of 1½-inch fire-hose, two small "Fyr-Fyter" extinguishers, one barrel of water, and two pails.

Outside of the main buildings there were six hydrants. Five of these were equipped with 2-inch hose; the other, the No. 1 hydrant, supplied by a third water tank behind the hoist-house, was equipped with a small Viking fire-pump (type used by fire rangers) and 150 feet of 1½-inch hose and 150 feet of 1-inch hose.

The 50 h.p. Sterling pump, which supplied pressure in the hydrants, had been running at noon on the day of the fire.

International Nickel Company of Canada, Limited

A minor fire occurred in the north refuge station on the 2,200-foot level of the Frood mine about 6.25 P.M. on December 26.

A pair of gloves and some paper lying on top of an electric heater caught fire when the current was inadvertently left on during a lay-off period.

No damage resulted.

A minor sulphide fire was discovered in No. 4-10 stope, 4th level, at the Garson mine, on January 9.

No. 4-10 stope is a small shrinkage operation at the extreme west end of the mine, in which the ore flattened out rapidly as stoping progressed. It is adjoined on the east by an inclined raise from the 4th level to surface. A sublevel was driven from this raise, about 200 feet above the 4th level, to get box-hole chutes in position to pull the ore between that elevation and the surface sill. An opening was driven from the lower section of the stope to the sublevel, through which the ore pulled from the upper section could be dumped and eventually pulled out through No. 10-4 chute on the 4th level. A considerable amount of water ran into the lower section of the stope from the sublevel, and a drainage dam was built on the sublevel in November, 1942, to divert this water into the raise.

Sulphur fumes were noticed on the sublevel on January 9 and were found to be coming from the lower section of the stope. The dumping of ore on the sublevel was stopped, and intensive pulling of No. 10-4 chute was started. The ore pulled from this chute began to show signs of heat on January 13 and became really hot on January 15. The pulling operations were then suspended, the drainage dam on the sublevel was removed to let water into the stope, and brattices were built to isolate the area.

Equipment from the Mine Rescue Station was taken underground at 8.30 A.M. on January 16 and used when pulling operations were resumed. The ore was hot and steaming, but no gas or dust was encountered. The rescue equipment was used until 11 A.M., by which time the ore had become considerably cooler. Conditions were normal on January 17, and intensive pulling operations were discontinued. About 2,500 tons of ore was pulled during these operations.

A fire occurred in the sand shaft at the Garson mine about 2.20 A.M., on October 29, during contract sinking operations by the Foundation Company of Canada, Limited.

A circular shaft was being sunk through 98 feet of sand overburden and 19 feet of rock to connect with a raise from the 2nd level. It is to be used as a sand pass to supply backfill for the east ore body. The first section, from the collar to a depth of 72 feet, is 14¼ feet in diameter outside the timber. Each set consists of four 3- by 10-inch segmental rings and six posts, with an inside and outside lining. The sets are at 4-, 3½-, and 3-foot centres according to the depth of the shaft. The second section, from a depth of 68 feet to the rock surface, passes through 22 feet of water-bearing sand and consists of interlocked steel-sheet piling lined with concrete and steel. It is 9 feet in diameter outside the sheet piling, and 4 feet in diameter inside the lining.

An inflow of water was encountered about 6 feet above the rock surface during the excavation work following the driving of the sheet piling. It was found that several adjoining sheets had been overdriven after encountering the rock surface. This forced the lower end of these sheets toward the centre of the shaft and broke the joints interlocking them, thus permitting the inflow of water. A heavy concrete slab was then poured over the shaft area immediately above the sheet piling, and around a pipe 2½ feet in diameter in the centre of the shaft. An air lock, 5 feet in maximum diameter and 11 feet in height, was subsequently coupled to this pipe just above the concrete slab. The excavation work was resumed under compressed air and completed to the rock surface on October 28.

On October 29, the midnight to 8 A.M. shift prepared to cut off the bent sheet piling about 4 feet above the rock surface with an oxy-acetylene torch. The gas cylinders were laid on top of the concrete slab, then the hoses were passed through a 3-inch pipe set in the concrete and lowered to the shaft bottom. F. Savoy and A. Belisle passed through the air lock about 1.30 A.M., and started to work under compressed air at 12 pounds pressure. J. Balko and E. Bouchard, locktenders, remained in a safety chamber cut in the side of the first section beside the top of the air lock. Savoy was using the torch about 2.20 A.M., when the tip became plugged. This was followed immediately by an outbreak of flame from the hose connections at the gas cylinders. Balko went up the manway to surface. Bouchard made an unsuccessful attempt to reach the cylinders and turn them off. He then rapped the danger signal on the air lock, waited until Savoy and Belisle had passed through it, then followed them up the manway to surface. None of the men was injured.

The shaft timber adjacent to the cylinders had meanwhile caught fire, and no water was available in the vicinity of the shaft. An attempt was made to smother the fire with sand pending the arrival of the mine fire brigade, but was not successful. The fire brigade laid 1,700 feet of hose from No. 2 shaft and extinguished the fire about 4.30 A.M.

The 2-inch inner lining and the manway from the collar to a depth of 30 feet were destroyed. The rings and 3-inch outer lining in this area were charred and the inner lining and manway below this depth were charred but remained in a serviceable condition. No damage was done to the derrick or other equipment.

Kerr-Addison Gold Mines, Limited

At about 4.45 A.M. on September 11, a small fire was discovered at the skip dump-deck of the No. 3 shaft headframe at the Kerr-Addison mine. At the moment the fire was discovered, the nearest sprinkler head blew and brought the fire immediately under control. Fire extinguishers were used to put out the last bit of fire in the headframe sheeting behind the steel column.

The fire evidently started underneath a seat which the deckman had made out of a couple of powder boxes. It was evidently caused by a short circuit or accumulated heat from a 100-watt bulb on an extension cord, which had been used under the box seat to supply heat.

Damage was negligible.

Moneta Porcupine Mines, Limited

An incipient fire was extinguished about midnight on January 13 in a frame building used as a steel shop at the Moneta mine. The fire had started in the south wall about 8 feet from the floor, above the part protected by galvanized metal. It is believed that the fire was caused by sparks, flying from a power-driven emery wheel, striking the wall.

The wall between four of the studs and one side of the roof over a slightly wider area were charred. A sprinkler system kept the fire under control and the alarm warned mine employees. Six sprinkler heads burst, one opposite the charred wall near the eave and five along the peak of the building.

Regular work had ended in the shop at 4.30 P.M., but it is thought that perhaps some of the underground workmen who came to surface for lunch may have been sharpening tools on the emery wheel shortly before the alarm was given.

The greatest loss caused by the fire was that of a barrel of oil in a tempering tank, the oil being displaced by water. The roof where a small hole had burned through near the eave had to be repaired.

Pamour Porcupine Mines, Limited

A fire occurred in the riggers' shack at the Pamour mine about 8.30 P.M. on February 1, the cause of which is unknown. It was promptly extinguished and did not endanger any structure at the mine entrance.

Prosecutions

Rex vs. J. H. Aubin
Rex vs. W. Lubinski

Following an incident at the Lake Shore mine on May 20, when J. C. Adamson and M. Seymour almost walked into an unguarded blast in stope No. 5,002 east, section 3, the following charge was laid against J. H. Aubin, machine runner in the stope:—

> That J. H. Aubin on the 20th day of May, 1943, in the township of Teck, did unlawfully, being a workman engaged in blasting, neglect to cause all the entrances to the place where the blasting was to be done to be effectively guarded before blasting, contrary to the Mining Act, R.S.O. 1937, Chapter 47, Section 160, subsection 75 (a).

A similar charge was laid against Aubin's partner in the stope, W. Lubinski, also a machine runner.

Both men pleaded not guilty when the cases were heard on June 24, in Kirkland Lake Police Court.

Magistrate S. Atkinson registered a conviction and fine of $10.00 and costs or 30 days in each case.

Rex vs. C. A. Billings

Three charges were laid against C. A. Billings, vice-president and managing director of Kenwest Gold Mines, Limited, as follows:—

> 1. That C. A Billings of the hamlet of Goldrock in the district of Kenora between April 15, 1943, and September 22, 1943, at the hamlet of Goldrock in the said district of Kenora, being the manager of Kenwest Gold Mines, Limited, in the said district of Kenora, on the date of the closing down of the said mine did unlawfully fail to give written notice to the Chief Inspector that the requirements of Section 157(1) of the Ontario Mining Act as to fencing of the top of a shaft, entrances from the surface, pits and openings, had been complied with, contrary to the provisions of Section 165(1)c of the Mining Act of Ontario.
>
> 2. That C. A. Billings of the hamlet of Goldrock in the district of Kenora, between April 15, 1943, and September 22, 1943, at the hamlet of Goldrock in the said district of Kenora, being the manager of Kenwest Gold Mines, Limited, in the said district of Kenora, on the date of the closing down of the said mine did unlawfully fail to give written notice to the Chief Inspector that the requirements of subsection 4 of Section 167 of the Ontario Mining Act as to the filing of plans and sections had been complied with, contrary to the provisions of Section 165(1)c of the Mining Act of Ontario.
>
> 3. That C. A. Billings of the hamlet of Goldrock in the district of Kenora between April 15, 1943, and September 22, 1943, at the hamlet of Goldrock in the said district of Kenora, being the manager of Kenwest Gold Mines, Limited, in the said district of Kenora on the date of the closing down of the said mine did unlawfully fail to give written notice to the Chief Inspector that the requirements of Rule 54 of the Rules under Section 160 of the Ontario Mining Act as to the disposal of explosives had been complied with, contrary to the provisions of Section 165(1)c of the Mining Act of Ontario.

The first of the above-mentioned charges was dropped on receipt of the required notice and satisfactory assurance that the entrances were properly protected. The second charge was also dropped on receipt of the required plans. Billings pleaded guilty to the third charge by mail to Magistrate T. H. Wolfe, Kenora, Ont., who registered a fine of $100 and costs amounting to $16.50. The fine and costs were paid.

Arrangements were made to dispose of the explosives.

Rex vs. J. J. McCann

The following three charges were laid against J. J. McCann, who was dictating the policy and supplying the finances for the operation of the Trout Lake mine, and was believed by the Department of Mines to be the manager of the property:—

1. On the 21st day of June, 1943, J. J. McCann did unlawfully store blasting caps in a building on a mining property in the township of South Lorrain, of which he is the manager, such building not being suitable for the storing of the number of blasting caps stored therein, contrary to the provisions of subsection 44 of Section 160 of Part VIII, of the Mining Act of Ontario, R.S.O. 1937, Chapter 47, as amended.
2. On the 21st day of June, 1943, J. J. McCann did unlawfully fail to give written notice of completion of rope-testing requirements as required by written order of J. B. Taylor, an inspector of mines, dated at Swastika, May 29, 1943, contrary to the provisions of subsection 2 of Section 170 of Part VIII of the Mining Act of Ontario, R.S.O. 1937, Chapter 47, as amended.
3. On the 21st day of June, 1943, J. J. McCann did unlawfully fail to comply with a written order of J. B. Taylor, an inspector of mines, such order being dated at Swastika, May 29, 1943, and requiring the repairing of a powder magazine, situate on the mining property in the said township of South Lorrain, of which he is the manager, contrary to the provisions of subsection 1, of Section 170, of Part VIII of the Mining Act of Ontario, R.S.O. 1937, Chapter 47, as amended.

The first charge was heard by Magistrate S. Atkinson, in Haileybury Police Court, on July 16.

McCann's defense was that he was not the manager, but was supplying the finances only. He succeeded in this contention and was acquitted. The other two charges were dismissed on the same grounds.

Rex vs. M. Prpich

A charge was laid against M. Prpich, a miner, residing in South Porcupine, as follows:—

> That M. Prpich did, on February 6, 1943, in 203 stope raise at the Preston East Dome mine, in the township of Tisdale, drill within five feet of a hole charged with explosives, contrary to subsection 73(b), Section 160 of the Mining Act of Ontario.

Prpich was instructed about 9 A.M. on February 6 by Shift Boss W. Jones, in the presence of D. Schmitt, captain, to reblast a hole about 7 feet in length which was fully charged with explosives. Prpich did not do so, but set up and drilled within 2 feet of the charge. He employed a lawyer and pleaded not guilty. An attempt was made to prove that much time would have been lost waiting for smoke to clear out of the stope.

The case was heard before Magistrate S. Atkinson, in South Porcupine, on February 23. Prpich was found guilty and fined $10.00 and costs, the latter amounting to $10.55.

Rex vs. Richmount Prospecting Syndicate

Following the finding of explosives at an abandoned property, a charge was laid by the Royal Canadian Mounted Police against the Richmount Prospecting Syndicate of having explosives at their property at Ess Creek, Ont., without a valid permit, contrary to the War Measures Act, P.C. 2,903, Section 15.

The case was heard before Magistrate W. Cooper on September 29, 1943, in Sudbury. The counsel for the defence entered a plea of "guilty." After hearing the evidence the magistrate declared the defendant guilty, but stated that in his opinion the onus and blame for the offence appeared to rest on W. J. McNeely rather than on the other members of the syndicate, as it seemed that he had been left in full charge and had accepted the responsibility for the necessary supervision of the property. A fine of $50.00 and costs amounting to $15.50 were levied.

Rex vs. C. Salo
Rex vs. W. Fors

A charge was laid against C. Salo, a driller at the Central Patricia mine, as follows:—

> That C. Salo of the hamlet of Central Patricia in the district of Kenora (Patricia portion) on or about the 8th day of April, 1943, at the hamlet of Central Patricia in the said district of Kenora, did unlawfully drill a hole within six inches of the remnant of a hole that had been charged and blasted, contrary to the provisions of Section 160, subsection 73a, of the Mining Act of Ontario.

A similar charge was laid against W. Fors, a driller at the Central Patricia mine.

The cases were heard before Justice of the Peace R. E. Barrett on May 25. Both men pleaded guilty, and a fine of $10.00 and $7.50 costs were imposed in each case. The fines and costs were paid.

Rex vs. Eli Timber

A charge was laid against Eli Timber, a driller at the Leitch gold mine, as follows:—

> Eli Timber, on or about April 29, 1943, at the Leitch gold mine near Beardmore, in the district of Thunder Bay, being a driller in the said mine, did unlawfully drill within five feet of a hole containing explosives contrary to Section 160, subsection 73b, Part VIII of the Mining Act of Ontario.

On August 13, at Geraldton, before Magistrate Le May, Eli Timber pleaded guilty to the above charge and was fined $25.00 and costs.

Mine Rescue Stations

During the year normal activities were carried out at the three mine rescue stations at Timmins, Kirkland Lake, and Sudbury. Fifty-one fully trained rescue teams were maintained: 21 teams at Timmins, 14 teams at Kirkland Lake, and 16 teams at Sudbury.

Voice Powered Telephone

The "Voice Powered Telephone" incorporated in the Burrell gas mask was added to the mine rescue equipment in Ontario by the Ontario Department of Mines in the early part of 1942. This has made an important advance in mine rescue equipment available to the mining industry of Ontario. Complete sets with approximately 1,000 feet of 2-conductor, No. 18, type "S" neoprene-jacketed cable are located at the mine rescue stations at Sudbury, Timmins, and Kirkland Lake.

Tests carried out at the Frood mine in 1941 over one mile of line were successful, reception being clear and distinct. The limit of transmission for this equipment is from 3 to 4 miles, as stated by the manufacturer.

The telephone does not take the place of a life-line with oxygen-breathing apparatus but is intended for use in operations where the All-Service gas mask is suitable. It provides two-way communication between one or more wearers of masks and someone at the fresh-air base. A special portable cable-reel has been made up so that the cable can be payed out as an advance is made into the danger area; this is carried by members of the rescue squad.

The operating principle of the telephone equipment is quite simple, no batteries or outside power of any kind being required. The voice, which is the source of power, produces sound waves which are directed against a very sensitive diaphragm, which is coupled to a magnetic armature balanced between two magnetized pole pieces. These waves cause fluctuations in the magnetic circuit of the telephone instrument. A coil surrounds the armature but provides sufficient clearance so that the armature can vibrate. Sound waves, striking the diaphragm, cause motion that is transmitted to the armature, varying the magnetic reluctance and developing a flux which creates a small current in the coil. This current is transmitted through the line to the receiver instrument, which, by means of a similar process, converts the current into sound.

The tone is remarkably clear and true. The receiver on the mask fits comfortably over one ear and gives a high degree of reception, even when surrounding noises are loud, a valuable feature in emergency or rescue work.

Summary of Rope Tests, 1943

The following is a summary of the tests made in the Wire Rope Testing Laboratories of the Department of Mines during 1943:—

Tests for Ontario mines under Act	549
Special informative tests	92
Tests for wire rope manufacturers	29
Tests for mines outside Ontario	45
Other tests	7
Total	722

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REPORT

of the

INSPECTOR OF LEGAL OFFICES

ONTARIO

1945

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1946

To The Honourable Albert Matthews,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1945.

L. E. Blackwell,
Attorney-General

Toronto, March 18th, 1946.

Report

of the

Inspector of Legal Offices

Ontario, 1945

Parliament Buildings,
Toronto, Ontario

THE HONOURABLE L. E. BLACKWELL, K.C.,
Attorney-General, Province of Ontario,
Parliament Buildings, Toronto.

SIR:

I have the honour to submit to you my report as Inspector of Legal Offices for the year ending the 31st of December, 1945.

This has been a particularly busy year in all offices. The Annual Returns from different Land Titles and Registry Offices have shown a marked increase in fees received, and handsome surpluses have been paid over to various Counties.

With regard to the different Court Offices, the volume of business is on the increase, and surpluses are evident in many jurisdictions where previously there have been deficits of varying sizes.

It will be observed from the Financial Summary hereinafter set out that revenue in all branches except that of Division Courts is up substantially. The most marked increases are in the Magistrates' Fines, and in the Sheriffs' Fees.

Continued general prosperity seems to be the cause of the drop in Division Court business, which same prosperity must, of necessity, be responsible for the increased volume of fees in the Surrogate Court, Land Titles and Registry Offices.

Land transfer tax collected and paid direct to the Treasury by various Registrars of Deeds and Local Masters of Titles reached last year nearly three quarters of a million dollars.

Our auditors have met this situation splendidly. Messrs. J. H. Dignam and F. J. Reddin have been most zealous in their efforts to cope with this additional volume of work and have adhered in the main to their usual schedule of regular as well as special audits when required. We were fortunate in obtaining the services of Mr. Hugh Gourley, an addition to our audit staff late in the year. His work has been most commendable and he will prove himself of great value.

Mr. H. C. Moore has visited a great many Land Titles and Registry Offices during the year. His advice has been freely given and has proven most valuable to the various incumbents and their staffs. At the same time, he has been instrumental in solving many Registry Office and Land Titles problems which have arisen from time to time.

The difficulty of keeping up with the copying of documents in the various Land Titles and Registry Offices remains. Trained and efficient personnel is hard to obtain and replacements present a problem until these can be properly instructed.

During the past year, I have found in my visits to different offices in all parts of the Province that uniformly the incumbents in these and their staffs have been anxious to perform their respective duties promptly and courteously and to give service to the public. It has been a rare occasion when this situation did not exist. Further, these men and women have accepted the responsibility of handling an increased volume of business cheerfully and willingly.

The staff of this office has, as always, accorded me the utmost loyalty and co-operation and has, in its turn, coped with additional work in a capable and efficient manner. This cannot help but make work pleasant, happy and most satisfactory to us all. We are all glad to have Kenneth Booth back from Overseas.

The following is the total revenue collected by the Legal Offices of the Province and the disposition of such money:

TOTAL REVENUE COLLECTED DURING 1945
LEGAL OFFICES, PROVINCE OF ONTARIO

Magistrates' Fines	$ 294,499.49
Magistrates' Fees	28,910.41
(The above amounts do not include statutory amounts paid to municipalities, nor fines and fees paid direct by Magistrates to the Federal Government and to the Inspectors under The Liquor Control Act.)	
Registrars of Deeds and Local Masters of Titles Fees	77,547.92
Registrars of Deeds and Local Masters of Titles, Land Transfer Tax	736,485.30
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Cash Fees	204,241.80
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Law Stamps	487,880.90
Crown Attorneys and Clerks of the Peace, Fees	55,145.03
Crown Attorneys and Clerks of the Peace, Fines and Estreated Bail	2,087.50
Sheriffs' Fees	73,910.79
Division Court Clerks' and Bailiffs' Fees	16,553.40
Miscellaneous Revenue	4,988.17
	$1,982,251.01

DISPOSITION

Amount Paid through Inspector of Legal Offices to Treasury Department		$ 757,884.81
Amount Paid Direct to Treasury Department in Land Transfer Tax		736,485.30
Amount Paid Direct to Treasury Department in Purchase of Law Stamps		487,880.90
		$1,982,251.01
Amount Paid to Inspector of Legal Offices and Transferred to the Treasury Department, afterwards Transferred by Journal Entry to other Departments of the Government, as follows:		
Department of Game and Fisheries		$ 27,630.45
Department of Highways		46,397.49
		$ 74,027.94

I attach hereto the schedules and statements in reference to the specific details of the offices and administration:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of Judicial Offices, namely, Sheriff's, Surrogate Judges, Local Masters, S.C.O., County and District Court Clerks and Surrogate Registrars, Crown Attorneys and Clerks of the Peace.
3. Financial Statement representing Local Masters of Titles and Registrars of Deeds.
4. Financial Statement representing Magistrates.
5. Statement re Juvenile Courts.
6. Statement re Division Court Clerks and Bailiffs.
7. Appointments.

All of which is respectfully submitted.

I have the honour to be, Sir,
Your obedient servant,
HUGH H. DONALD,
Inspector of Legal Offices.

Statements
Osgoode Hall Offices

(a) SURROGATE CLERK
(b) ADMINISTRATIVE BRANCH
(c) APPELLATE DIVISION
(d) MASTER, SUPREME COURT

ANNUAL REPORT FOR YEAR 1945, SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	15,073
2. Number of Notices of Application for Guardianship Received and Certificates Issued	42
3. Number of Caveats Filed	94
4. Number of Searches in Office Paid for Other than by Surrogate Registrars	168
5. Number of Deeds of Election Filed	1
6. Total Number of Supreme Court Orders Filed	16
7. Total Fees for 1945	$8,274.30

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31st OF DECEMBER, 1945

SENIOR REGISTRAR'S BRANCH

Number of writs or summons issued (of which 137 were concurrent writs)	3,072
Actions entered in procedure book, commenced by writs issued during the year 1945	2,720
Actions entered in procedure book, transferred from county court during 1945	27
Actions entered in procedure book, commenced by writ during previous years	37
Actions entered in procedure book otherwise than by writs	71
Records passed	1939
Writs of execution, *fi. fa.*, issued	166
Writs of execution, renewals, alias and pluries	235
Actions entered for trial with jury	173
Actions entered for trial without jury	1,697
Amount of jury fees paid City Treasurer	$501.00
Court orders	3,982
Mechanics' lien orders entered	105
Attorney-General orders entered	276
Fiats entered	322
Change of names filed	238
Judgments after trial, etc.	266
Judgments by default, mortgage actions	79
Judgments by default, ordinary actions	71
Judgments *nisi* signed	1,052
Judgments absolute signed	1,021
Judgments in mechanics' liens	11
Judgments in respect of writs issued, year 1940	2
Judgments in respect of writs issued, year 1941	10
Judgments in respect of writs issued, year 1942	43
Judgments in respect of writs issued, year 1943	198
Judgments in respect of writs issued, year 1944	1,308
Judgments in respect of writs issued, year 1945	829
Total judgments entered	2,555
Amount recovered on judgments, exclusive of costs	$860,485.11
Amount of taxed costs (including disbursements on judgments of all kinds)	$30,805.38
Fees paid in law stamps in Registrar's Office	$46,393.80
Fees paid in law stamps in Appellate Division	$1,150.00

IN THE SUPREME COURT OF ONTARIO (COURT OF APPEAL) REPORT FOR THE YEAR ENDING 31st DECEMBER, 1945

1.	Number of Criminal Appeals set down, of which 128 were applications for leave to appeal	267
2.	Number of Criminal Appeals heard and disposed of	247
3.	Number of Criminal Applications "in writing" for leave to appeal refused	75
4.	Number of Civil Appeals set down	263
5.	Number of Civil Appeals heard and disposed of	220
6.	Number of Appeals standing for judgment as of December 31st, 1945	14
7.	Number of Appeals reserved	155
8.	Number of Motions heard by the Court	75

APPEALS HEARD AND DISPOSED OF

CRIMINAL

	Conviction Quashed	Dismissed	Varied	New Trial Directed	Judgment Reserved
By Attorney-General for Ontario	....	4	11	1	....
By Accused	38	128	53	9	3
Totals	38	132	64	10	3

CIVIL

	Allowed	Dismissed	Varied	New Trial Directed	Settled	Judgment Reserved
Supreme Court Trial or Single Judge	27	53	10	11	7	5
County or District Court	25	34	5	8	7	6
Division Court	8	12	....	1	1	....
Totals	60	99	15	20	15	11

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE, AND TAXING OFFICE, FOR THE YEAR ENDING 31st DECEMBER, 1945

References and Quieting Titles	$ 935.80
Mortgage References	144.30
Taxing Officers' Fees	966.40
	$2,046.50

Financial Statement

respecting

Sheriffs
Local Registrars, S.C.O.
County and District Court Clerks
Surrogate Registrars
Surrogate Judges
Local Masters, S.C.O.
Crown Attorneys and Clerks of the Peace

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
ALGOMA	Sheriff	W. H. Birks	7,750.79	2,719.05	10,469.84	4,370.33	3,150.00	230.46	ALGOMA
Sault Ste. Marie	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. H. McDonald					1,000.00		
	Local Master	do		16.70	16.70				
	Crown Attorney	A. R. Hugill	5,843.22		5,843.22	1,401.33	4.221.39	220.50	
	Clerk of the Peace	do							
BRANT	Sheriff	G. D. Campbell	6,691.46		6,691.46	2,584.08	2,625.00	1,482.38	BRANT
Brantford	Local Registrar	H. J. Wallace	8,939.32	8,197.35	17,136.67	4,746.83	3,150.00	1,042.49	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. J. Cowan					1,000.00		
	Local Master	do		13.50	13.50				
	Crown Attorney	A. H. Boddy	5,322.94		5,322.94	1,246.52	4,038.21	38.21	
	Clerk of the Peace	do							
BRUCE	Sheriff	H. A. McGillivray	9,091.50	6,919.30	16,010.80	2,197.93	4,200.00	2,693.57	BRUCE
Walkerton	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. F. P Birnie (*a*)					1,000.00		
	Local Master	do		51.25	51.25				
	Crown Attorney	J. W. Freeborn	5,103.34		5,103.34	1,017.04	4,043.15	43.15	
	Clerk of the Peace	do							
CARLETON	Sheriff	S. Crooks	13,730.61		13,730.61	5,684.11	4,854.65	3,191.85	CARLETON
Ottawa	Local Registrar	W. G. Pugsley	7,481.65	47.00	7,528.65	1,560.00	4,200.00	2,478.32	
	Local Master	do	220.90		220.90	169.40			
	County Court Clerk	C. L. Bray	22,329.44	19,281.00	41,610.44	5,240.47	4,725.00	12,363.97	
	Surrogate Registrar	do							
	Surrogate Judge	A. G. McDougall					1,000.00		
	Crown Attorney	R. Mercier		Fees commuted at $5,500.00 per annum.					
	Clerk of the Peace	do							

COCHRANE Cochrane	Sheriff	J. D. Mackay	5,918.35		5,918.35	2,047.13	3,871.22		COCHRANE
	Local Registrar	W. L. Warrell	2,943.70	1,954.25	4,897.95	323.73	3,150.00		
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	R. A. Danis					1,000.00		
	Local Master	do		26.30	26.30				
	Crown Attorney	S. A. Caldbick		Fees commuted at $3,500.00 per annum.					
	Clerk of the Peace	do							
	Ass't Crown Attorney	A. V. Waters	2,548.10		2,548.10	525.47	2,022.63		
DUFFERIN Orangeville	Sheriff	J. A. V. Preston	3,400.90	990.65	4,391.55	1,647.27	2,625.00		DUFFERIN
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. T. Robb					1,000.00		
	Local Master	do		1.50	1.50				
	Crown Attorney	A. G. Davis (*Act'g*)		Fees commuted at $1,270.00 per annum.					
	Clerk of the Peace								
ELGIN St. Thomas	Sheriff	I. D. Cameron	9,773.61	5,278.15	15,051.76	3,239.77	3,937.50	2,596.34	ELGIN
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. C. Ross					1,000.00		
	Local Master	do		8.80	8.80				
	Crown Attorney	E. W. Haines	4,981.30		4,981.30	886.60	4,047.35	47.35	
	Clerk of the Peace	do							
ESSEX Windsor	Sheriff	A. A. Marentette	14,643.80		14,643.80	7,564.02	3,937.50	3,142 28	ESSEX
	Local Registrar	A. A. MacKinnon	15,533.78	13,826.45	29,360.23	5,335.49	4 725.00	5,473.29	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. J. Coughlin					1,000.00		
	Local Master	do		35.70	35.70				
	Crown Attorney	E. C. Awrey		Fees commuted at $6,000.00 per annum.					
	Clerk of the Peace	do							
	Ass't Crown Attorney	J. A. Kennedy (*a*)							

(*a*) Judge J. F. P. Birnie appointed Surrogate Judge and Local Master by O.-in-C., 13th June, 1945.
(*b*) J. A. Kennedy appointed Assistant Crown Attorney, 16th Sept., 1945, at $2,400.00 per annum.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned In Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
FRONTENAC Kingston	Sheriff	C. H. Wood (*a*)							FRONTENAC
	Local Registrar	do	6,281.92	1,903.10	8,185.02	2,166.17	4,112.50	3.25	
	County Court Clerk	do							
	Surrogate Registrar	H. E. Richardson	5,171.40	5,018.00	10,189.40	386.00	2,940.00	1,845.40	
	Surrogate Judge	J. C. Reynolds					1,000.00		
	Local Master	do		41.10	41.10				
	Crown Attorney	T. J. Rigney	6,122.28		6,122.28	1,007.33	4 528.74	586.21	
	Clerk of the Peace	do							
GREY Owen Sound	Sheriff	R. G. Benedict (*Act'g*)	9,314.77	5,420.80	14,735.57	2,209.79	2,441.25	4,794.96	GREY
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	G. W. Morley					1,000.00		
	Local Master	do		91.70	91.70				
	Crown Attorney	C. C. Middlebro (*b*)	4,565.97		4,565.97	853.57	3,712.40		
	Clerk of the Peace	do							
HALDIMAND Cayuga	Sheriff	R. F. Miller	4,915.60	2,040.65	6,956.25	1,999.72	2,625.00	290.88	HALDIMAND
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	Helen Kinnear					1,000.00		
	Local Master	do		12.40	12.40				
	Crown Attorney	H. Arrell	4,280.22		4,280.22	832.56	3,447.66		
	Clerk of the Peace	do							
HALTON Milton	Sheriff	W. J. L. Hampshire	7,942.93	4,036.55	11,979.48	3,596.33	2,625.00	1,716.62	HALTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. N. Munro					1 000.00		
	Local Master	do		12.90	12.90				
	Crown Attorney	W. I. Dick	3,570.22		3,570.22	437.18	3,133.04		
	Clerk of the Peace	do							

HASTINGS Belleville	Sheriff	J. D. O'Flynn	11,190.34	5,080.60	16,270.94	4,761.55	4,200.00	2,228.79	HASTINGS
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. C. A. Cameron					1,000.00		
	Local Master	W. C. Mikel	419.30		419.30	50.00	369.30		
	Crown Attorney	B. C. Donnan	10,917.28		10,917.28	3,186.85	4,966.30	2,764.13	
	Clerk of the Peace	do							
HURON Goderich	Sheriff	W. Nelson Hill	9,362.08	5,324.00	14,686.08	4,275.53	3,675.00	1,411.55	HURON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	T. M. Costello					1,000.00		
	Local Master	do							
	Crown Attorney	D. E. Holmes	5,578.02		5,578.02	1,074.22	4,251.90	251.90	
	Clerk of the Peace	do							
KENORA Kenora	Sheriff	L. D. MacCallum	4,463.62	2,278.85	6,742.47	451.48	3,150.00	862.14	KENORA
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. C. Popham					1,000.00		
	Local Master	do			No return	received.			
	Crown Attorney	L. A. McLennan	2,123.15		2,123.15	785.00	1,338.15		
	Clerk of the Peace	do							
KENT Chatham	Sheriff	A. Poulter (*c*)	4,246.82		4,246.82	1,727.86	2,518.96		KENT
	Local Registrar	D. E. Douglas	8,251.48	7,325.90	15,576.38	2,955.87	3,937.50	1,358.11	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	H. E. Grosch					1,000.00		
	Local Master	do		21.60	21.60				
	Crown Attorney	A. D. Bell	7,553.20		7,553.20	1,925.00	4,657.05	971.15	
	Clerk of the Peace	do							

(*a*) C. H. Wood appointed Sheriff, 5th Nov., 1945.
(*b*) C. C. Middlebro appointed 11th Sept., 1945; figures shown are for whole year.
(*c*) A. Poulter appointed Jan. 1st, 1945.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945 (*Cont'd*)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
LAMBTON	Sheriff	A. J. Johnston	4,157.33		4,157.33	937.50	3,219.83		LAMBTON
Sarnia	Local Registrar	D. S. Whyte	7,172.38	6,095.95	13,268.33	1,797.55	3,675.00	1,699.83	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	M. A. Miller					1,000.00		
	Local Master	do		14.40	14.40				
	Crown Attorney	H. M. Taylor		Fees commuted at $3,500.00 per annum.					
	Clerk of the Peace	do							
LANARK	Sheriff	G. R. McLennan	6,476.70	3,821.60	10,298.30	2,559.70	3,675.00	242.00	LANARK
Perth	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	F. W. Wilson					1,000.00		
	Local Master	do		20.90	20.90				
	Crown Attorney	J. A. B. Dulmage(*a*)	3,401.51		3,401.51	1,301.96	1,738.24	361.31	
	Clerk of the Peace	do							
LEEDS AND	Sheriff	R. J. Gill	8,861.33	4,797.25	13,658.58	5,845.52	3,150.00		LEEDS AND
GRENVILLE	Local Registrar	do							GRENVILLE
Brockville	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	M. B. Tudhope					1,000.00		
	Local Master	do		11.60	11.60				
	Crown Attorney	H. Atkinson	5,697.20		5,697.20	691.40	4,501.45	504.35	
	Clerk of the Peace	do							
LENNOX AND	Sheriff	J. L. Haycock	4,689.90	1,626.60	6,316.50	1,558.69	2,625.00	506.21	LENNOX AND
ADDINGTON	Local Registrar	do							ADDINGTON
Napanee	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. E. Madden					1,000.00		
	Local Master	do							
	Crown Attorney	K. S. Ham	4,070.29		4,070.29	596.69	3,473.60		
	Clerk of the Peace	do							

LINCOLN St. Catharines	Sheriff	F. J. Graves	6,788.15		6,788.15	1,552.79	4,267.68	967.68	LINCOLN
	Local Registrar	E. J. Lovelace	10,410.45	3,937.50	14,347.95	2,617.20	3,937.50	3,855.75	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. G. S. Stanbury					1,000.00		
	Local Master	do		48.15	48.15				
	Crown Attorney	E. H. Lancaster	4,632.60		4,632.60	1,070.50	3,562.10		
	Clerk of the Peace	do							
MANITOULIN Gore Bay	Sheriff	W. I. Wagg	1,104.38	923.05	2,027.43	161.20	1,944.00	943.18	MANITOULIN
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	A. B. Currey					1,000.00		
	Local Master	do							
	Crown Attorney	J. A. Kinney	2,027.04		2,027.04	502.31	1,524.73		
	Clerk of the Peace	do							
MIDDLESEX London	Sheriff	D. A. Graham	12,377.66		12,377.66	4,530.41	6,634.73	1,212.52	MIDDLESEX
	Local Registrar	G. H. Tennent	19,310.24	19,414.20	38,724.44	9,173.27	5,040.00	5,096.97	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	Jos. Wearing					1,000.00		
	Local Master	do		9.00	9.00				
	Crown Attorney	C. C. Savage		Fees commuted at $5,500.00 per annum.					
	Clerk of the Peace	do							
MUSKOKA Bracebridge	Sheriff	W. B. Elliott	4,838.03	1,522.95	6,260.98	1,770.13	2,400.00	667.90	MUSKOKA
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. A. Wright					1,000.00		
	Local Master	do							
	Crown Attorney	K. A. Mahaffy	3,226.93		3,226.93	1,002.09	2,224.84		
	Clerk of the Peace	do							

(*a*) J. A. B. Dulmage appointed 9th Apr., 1945; Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC. OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
NIPISSING	Sheriff	A. B. Girard	5,953.87	1,975.60	7,929.47	2,326.60	3,150.00	477.27	NIPISSING
North Bay	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. A. S. Plouffe					1,000.00		
	Local Master	do							
	Crown Attorney	E. A. Tilley	6,079.90		6,079.90	1,681.83	4,199.03	199.04	
	Clerk of the Peace	do							
NORFOLK	Sheriff	A. C. Pratt	8,812.57	3,974.60	12,787.17	4,470.92	2,940.00	1,401.65	NORFOLK
Simcoe	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	G. A. P. Brickenden(*a*)					1,000.00		
	Local Master	do		7.20	7.20				
	Crown Attorney	W. E. Kelly		Fees commuted at $3,400.00 per annum.					
	Clerk of the Peace	do							
NORTHUMBERLAND AND DURHAM	Sheriff	F. C. Richardson	9,711.23	5,928.55	15,639.78	4,800.66	4,200.00	710.57	NORTHUMBER'D AND DURHAM
Cobourg	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. C. M. German					1,000.00		
	Local Master	do		17.70	17.70				
	Crown Attorney	H. R. Deyman	3,681.98		3,681.98	1,259.71	2,422.27		
	Clerk of the Peace	do							
ONTARIO	Sheriff	H. Bascom	13,331.06	6,873.65	20,204.71	6,063.91	4,200.00	3,067.15	ONTARIO
Whitby	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. B. Coleman					1,000.00		
	Local Master	do		4.00	4.00				
	Crown Attorney	A. F. Annis	8,409.87		8,409.87	1,439.16	4,871.34	2,099.37	
	Clerk of the Peace	do							

OXFORD Woodstock	Sheriff	C. E. Sutherland	12,454.72	6,470.40	18,925.12	5,079.08	4,200.00	3,175.64	
	Local Registrar	do							OXFORD
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. W. Cross					1,000.00		
	Local Master	do		74.90	74.90				
	Crown Attorney	Craig McKay	5,941.22		5,941.22	825.65	4,528.89	586.68	
	Clerk of the Peace	do							
PARRY SOUND Parry Sound	Sheriff	J. E. Armstrong	3,311.84		3,311.84	1,513.65	1,798.18		PARRY SOUND
	Local Registrar	W. R. Dixon	1,876.64	1,300.45	3,177.09	79.20	1,890.00		
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. B. Moon					1,000.00		
	Local Master	do							
	Crown Attorney	F. C. Powell	2,459.43		2,459.43	34.27	2,425.16		
	Clerk of the Peace	do							
PEEL Brampton	Sheriff	F. S. Hutchinson	4,140.84		4,140.84	2,138.61	925.00	1,077.23	PEEL
	Local Registrar	A. H. Milner	6,902.85	6,846.40	13,749.25	1,227.22	2,835.00	2,840.63	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	A. Cochrane					1,000.00		
	Local Master	do		103.80	103.80				
	Crown Attorney	A. G. Davis	4,816.12		4,816.12	686.00	4,065.06	65.06	
	Clerk of the Peace	do							
PERTH Stratford	Sheriff	H.L.Stewart,(*Dep.*)(*b*)	9,111.91	5,100.20	14,212.11	5,377.59	2,639.08	1,095.24	PERTH
	Local Registrar	Miss L. Sanderson							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	H. D. Lang (*c*)					1,000.00		
	Local Master	do		8.40	8.40				
	Crown Attorney	W. E. Goodwin	6,008.78		6,008.78	834.02	4,543.69	631.07	
	Clerk of the Peace	do							

(*a*) G. A. P. Bricken appointed Surrogate Judge and Local Master by O.-in-C., 13th June, 1945.
(*b*) H. L. Stewart and L. Sanderson acted from date of resignation of H. D. Lang, 5th June, 1945; figures shown are for whole year.
(*c*) Judge H. D. Lang appointed Surrogate Judge by O.-in-C., 13th June, 1945.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945 (*Cont'd*)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSE-MENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
PETERBOROUGH Peterborough	Sheriff	F. J. A. Hall, (*Dep'y*)	10,587.74	5,001.60	15,589.34	2,627.36	915.00	4,147.88	PETERBOROUGH
	Local Registrar	Mrs. M. M. Stevenson					1,982.50		
	County Court Clerk	do (*Acting*)							
	Surrogate Registrar	do							
	Surrogate Judge	S. L. Smoke					1,000.00		
	Local Master	O. A. Langley	48.40		48.40	8.71	39.69		
	Crown Attorney	V. J. McElderry	6,117.95		6,117.95	583.43	4,633.63	900.89	
	Clerk of the Peace	do							
PRESCOTT AND RUSSELL L'Orignal	Sheriff	J. A. Beaulieu (*a*)	6,119.86	1,932.35	8,052.21	3,911.49	1,725.00	483.37	PRESCOTT AND RUSSELL
	Local Registrar	do (*Deputy*)							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	C. W. A. Marion					1,000.00		
	Local Master	do							
	Crown Attorney	W. R. Hall	3,518.88		3,518.88	1,343.74	2,175.14		
	Clerk of the Peace	do							
PRINCE EDWARD Picton	Sheriff	A. E. Bowerman	4,623.85	2,246.20	6,870.05	1,232.75	3,675.00		PRINCE EDW'D
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. S. Lane					1,000.00		
	Local Master	do		13.80	13.80				
	Crown Attorney	G. C. Walmsley	3,085.31		3,085.31		3,085.31		
	Clerk of the Peace	do							
RAINY RIVER Fort Frances	Sheriff	C. L. Sundin	3,237.84	791.55	4,029.39	1,040.36	2,100.00	97.48	RAINY RIVER
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. W. Crow(*b*)					1,000.00		
	Local Master	do		41.20	41.20				
	Crown Attorney	N. L. Croome	2,093.45		2,093.45	868.20	1,225.25		
	Clerk of the Peace	do							

RENFREW Pembroke	Sheriff	W. H. Gibson	2,763.86		2,763.86	649.72	2,114.14		RENFREW
	Local Registrar	J. M. Beatty	3,400.80	2,356.45	5,757.25	596.16	3,150.00		
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. T. Mulcahy					1,000.00		
	Local Master	do		13.80	13.80				
	Crown Attorney	H. B. Johnson	4,099.75		4,099.75	772.52	3,327.23		
	Clerk of the Peace	do							
SIMCOE Barrie	Sheriff	E. C. Drury	7,037.47	696.70	7,734.17	3,056.28	3,937.50	43.69	SIMCOE
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	J. H. Mitchell(*c*)	8,161.88	7,982.40	16,144.28	1,811.66	3,675.00	2,675.22	
	Surrogate Judge	J. G. Harvie					1,000.00		
	Local Master	do		54.70	54.70				
	Crown Attorney	F. A. Hammond	9,607.58		9,607.58	1,916.66	4,961.36	2,729.56	
	Clerk of the Peace	do							
STORMONT, DUNDAS AND GLENGARRY Cornwall	Sheriff	D. A. McNaughton	10,288.98	5,046.78	15,335.76	4,526.89	4,200.00	1,562.09	STORMONT, DUNDAS AND GLENGARRY
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	G. E. Brennan(*d*)					1,000.00		
	Local Master	do		37.10	37.10				
	Crown Attorney	J. G. Harkness		Fees commuted at $2,830.00 per annum.					
	Clerk of the Peace	do							
SUDBURY Sudbury	Sheriff	A. J. Manley	8,513.89		8,513.89	3,942.90	3,935.49	635.50	SUDBURY
	Local Registrar	W. A. McMitchell(*e*)	5,916.65	4,548.25	10,464.90	4,669.13	275.00	972.52	
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. Proulx					1,000.00		
	Local Master	do		5.40	5.40				
	Crown Attorney	E. D. Wilkins		Fees commuted at $5,500.00 per annum.					
	Clerk of the Peace	do							

(*a*) J. A. Beaulieu has been acting since the death of A. Landriault 7th Sept. 1945.

(*b*) W. W. Crow appointed 18th Sept. 1945.

(*c*) J. H. Mitchell died 2nd Nov., 1945; figures shown are for whole year; Miss M. Justice, Deputy, acted from date of death of Mr. Mitchell until 31st Dec., 1945.

(*d*) G. E. Brennan appointed 13th June, 1945.

(*e*) W. A. McMitchell appointed 30th Oct. 1945; T. M. Mulligan having resigned. Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
TEMISKAMING Haileybury	Sheriff	H. Clifford	5,997.31	3,162.60	9,159.91	2,026.32	3,150.00	820.99	TEMISKAMING
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	G. H. Hayward					1,000.00		
	Local Master	do							
	Crown Attorney	C. F. Tuer	4,259.23		4,259.23	1,067.15	3,130.00	61.90	
	Clerk of the Peace	do							
THUNDER BAY Port Arthur	Sheriff	H. Thompson	9,514.52		9,514.52	4,967.90	3,168.75	1,377.87	THUNDER BAY
	Local Registrar	J. C. Colleran	5,930.70	3,254.30	9,185.00	2,461.13	3,150.00	319.57	
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	A. H. Dowler (*a*)					1,000.00		
	Local Master	do							
	Crown Attorney	P. V. Ibbetson	6,001.31		6,001.31	1,647.94	4,176.68	176.69	
	Clerk of the Peace	do							
VICTORIA Lindsay	Sheriff	J. Forman (*b*)	5,780.64	3,120.70	8,901.34	3,542.85	787.50	1,450.29	VICTORIA
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. A. McGibbon					1,000.00		
	Local Master	do							
	Crown Attorney	J. E. Anderson	4,301.37		4,301.37	889.58	3,411.79		
	Clerk of the Peace	do							
WATERLOO Kitchener	Sheriff	G. H. Gillies	18,197.05	11,549.05	29,746.10	6,951.77	4,200.00	7,045.28	WATERLOO
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. W. Clement					1,000.00		
	Local Master	do		20.50	20.50				
	Crown Attorney	W. P. Clement		Fees commuted at $3,500.00 per annum.					
	Clerk of the Peace	do							

WELLAND Welland	Sheriff	V. L. Davidson	6,796.64		6,796.64	2,316.84	4,478.80		WELLAND
	Local Registrar	W. H. Waugh(*c*)	11,589.02	8,644.30	20,233.32	5,325.30	595.00	5,668.72	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	H. E. Fuller					1,000.00		
	Local Master	do		8.30	8.30				
	Crown Attorney	H. W. Macoomb	7,326.46		7,326.46	1,912.64	4,603.46	810.36	
	Clerk of the Peace	do							
WELLINGTON Guelph	Sheriff	H. C. Waind	13,081.08	8,348.45	21,429.53	3,542.58	4,200.00	5,338.50	WELLINGTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Local Master	do							
	Surrogate Judge	R. L. MacKinnon							
	Crown Attorney	J. M. Kearns		Fees commuted at $3,450.00 per annum.					
	Clerk of the Peace	do							
WENTWORTH Hamilton	Sheriff	A. C. Caldwell	23,054.68		23,054.68	10,099.62	4,662.50	8,492.56	WENTWORTH
	Local Registrar	G. T. Inch (*d*)	28,508.83	26,573.15	55,081.98	9,498.75	3,747.92	15,262.16	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. F. Lazier					1,000.00		
	Local Master	do		99.40	99.40				
	do	Judge W. F. Schwenger		17.20	17.20		1,000.00		
	Crown Attorney	H. F. McCulloch		Fees commuted at $5,500.00 per annum.					
	Clerk of the Peace	do							
	Ass't. Crown Attorney	H. F. Brown					1,800.00		

(*a*) Judge A. H. Dowler appointed Surrogate Judge and Local Master by O.-in-C., 10th July, 1945.

(*b*) J. Forman returned from military duties 1st Oct., 1945; figures shown are for whole year.

(*c*) W. H. Waugh appointed 1st Nov., 1945; figures shown are for whole year's business.

(*d*) G. T. Inch returned from military duties 1st Apr., 1945.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1945 (*Concl'd*)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
YORK Toronto	Sheriff	J. D. Conover(*a*)	100,974.22		100,974.22	66,759.40	437.50	34,214.82	YORK
	County Court Clerk	A. S. Winchester	32,242.80		32,242.80	15,031.47	5,250.00	11,961.33	
	Surrogate Registrar	do	102,285.80	144,394.60	246,680.40	14,752.75		87,533.05	
	Clerk of the Peace	do	18,084.90		18,084.90	16,084.44		2,000.46	
	Crown Attorney	J. W. McFadden		Fees commuted at $7,000.00 per annum.					
	Ass't. Crown Attorney	W. O. Gibson							
	do	F. I. Malone							
	do	N. Borins							
	do	A. O. Klein							
	do	H. A. Sanders							
	do	A. Armstrong	270.00		270.00		1,500.00	270.00	
	do	Chas. Hamm							
	do	G. W. Gardhouse							
	Surrogate Judge	James Parker					2,600.00		
	do	J. A. Jackson					1,600.00		
	do	I. M. Macdonell					1,600.00		
	do	T. H. Barton					1,600.00		
	do	A. E. Honeywell					1,600.00		
	do	F. Denton					1,600.00		
	do	J. E. Lovering					1,600.00		
	do	J. A. Shea					1,600.00		
	do	O. E. Klein					1,600.00		

(*a*) J. D. Conover appointed Nov. 15, 1945; Figures shown are for the whole year.

Statement

respecting

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE, 1945

County or District and Address	Name	Gross Earnings	Gross Receipts	Salary and Bonus Paid by Province	Salary and Bonus Paid out of Fees	Allowance Paid by Province for Office Expenses	Disbursements Deducted from Receipts	Amount Received by Province
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
CARLETON Ottawa	R. Mercier	11,464.96	2,424.96	5,775.00	......	1,500.00	1,837.37	587.59
COCHRANE Timmins	S. A. Caldbick	4,500.00	599.87	3,500.00	......	1,000.00	244.57	355.30
DUFFERIN Orangeville	A. G. Davis (*Act'g*)	......	741.57	1,270.00	......	130.00	47.66	693.91
ESSEX Windsor	E. C. Awrey	26,496.45	13,292.78	6,300.00	......	......	2,670.48	10,622.30
LAMBTON Sarnia	H. M. Taylor	6,415.31	2,261.67	3,500.00	......	......	1,007.52	1,254.15
LANARK Carleton Place	J. A. B. Dulmage(*a*)	3,401.51	427.12	625.00	......	125.00	1,301.96	361.31
MIDDLESEX London	C. C. Savage	11,630.70	5,906.84	5,775.00	......	......	3,074.00	2,832.84
NORFOLK Simcoe	W. E. Kelly	3,637.55	2,845.05	3,400.00	......	650.00	......	2,845.05
STORMONT, DUNDAS AND GLENGARRY—Cornwall	J. G. Harkness	2,415.05	786.08	2,830.00	......	400.00	520.00	786.08
SUDBURY Sudbury	E. D. Wilkins	9,407.40	2,880.40	5,775.00	......	......	2,880.28	......
TEMISKAMING Haileybury	C. F. Tuer (*Act'g*)	4,259.23	4,259.23	......	3,130.00	1,200.00	1,067.15	61.90
WATERLOO Kitchener	W. P. Clement	7,686.18	3,248.03	3,500.00	......	......	536.18	2,711.85
WELLINGTON Guelph	J. M. Kearns	4,333.43	2,263.43	3,450.00	......	750.00	131.43	2,132.00
WENTWORTH Hamilton	H. F. McCulloch	20,050.66	13,036.88	5,775.00	......	1,800.00	2,578.27	10,458.61
YORK Toronto	J. W. McFadden	......	4,132.05	7,350.00	......	*	24.03	4,108.02
do	A. S. Winchester	18,084.90	18,084.90	......	......	......	16,084.44	2,000.46

(*a*) J. A. B. Dulmage appointed 1st April, 1945; Fees commuted 1st Oct., 1945; Gross earnings shown above are approximate; Gross receipts for Dec. Quarter only.

* All salaries of staff paid direct by Province.

Financial Statement

respecting

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

STATEMENT OF REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, FOR THE YEAR ENDING 31st DECEMBER, 1945

No.	Registry Division	Registrar	Address	Gross Earnings of Office	Disbursements	Net Income or Salary of Officer	Amount Paid to County	Amount Paid to Province	No. of Instruments Registered
				$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	E. L. DeCourcy	Sault Ste. Marie	9,083.84	7,253.55	2,835.00		7,101.09	3,035
2	Brant	A. Graham	Brantford	11,246.60	3,115.10	4,713.15	3,418.35		4,423
3	Bruce	J. C. Busby(*a*)	Walkerton	10,666.10	3,462.94	4,185.11	3,018.05		3,799
4	Carleton	T. V. Flanagan	Ottawa	11,890.75	4,476.66	4,641.41	2,772.68		4,000
5	Cochrane	J. A. A. Duranceau	Cochrane	20,548.72	12,471.52	4,200.00		16,264.03	3,891
6	Dufferin	F. J. Patterson	Orangeville	3,514.54	754.60	2,759.94			1,237
7	Dundas	Harvey Johnston	Morrisburg	2,337.85	480.00	1,857.85			956
8	Durham, East	J. A. R. Elliott	Port Hope	5,571.40	2,764.52	2,103.44	703.44		764
9	Durham, West	do	Bowmanville						1,109
10	Elgin	Herbert J. Davis (*b*)	St. Thomas	10,989.05	4,828.56	2,782.20	3,378.29		3,921
11	Essex	Dr. Paul Poisson(*c*)	Windsor	39,131.30	13,083.12	4,354.02	21,694.16		14,839
12	Fort William	John McClure	Fort William	9,468.60	6,574.30	2,730.00		6,719.80	3,175
13	Frontenac	W. J. Gibson	Kingston	9,166.75	2,811.75	4,535.50	1,819.50		3,196
14	Glengarry	S. O'Connor	Alexandria	2,832.45	600.00	2,232.45			879
15	Grenville	R. K. Millar	Prescott	2,626.83	199.55	2,427.28			914
16	Grey, North	G. H. Holmes	Owen Sound	8,129.64	2,279.35	4,425.15	1,425.14		2,648
17	Grey, South	H. McKechnie	Durham	4,754.00	1,423.00	3,165.50	165.50		1,646
18	Haldimand	J. G. Miller	Cayuga	5,099.70	1,726.75	2,200.00	1,172.95		1,830
19	Haliburton	E. E. McElwain	Minden	2,772.82	690.00	2,082.82			952
20	Halton	Miss M. B. Field	Milton	9,547.65	2,720.42	2,100.00	4,727.23		3,034
21	Hastings	R. J. S. Dewar	Belleville	10,411.10	4,081.10	4,533.00	1,797.00		3,854
22	Huron	Miss L. Macpherson	Goderich	9,592.35	2,645.53	2,310.00	4,636.82		3,562
23	Kenora	Mrs. E. A. Cunningham	Kenora	6,638.10	5,496.39	2,835.00		5,611.50	1,607
24	Kent	M. Huffman	Chatham	17,822.58	4,310.35	5,251.22	8,261.01		6,606
	Kingston and Frontenac	(See Frontenac)							
25	Lambton	N. L. LeSueur(*d*)	Sarnia	15,182.28	7,346.06	3,413.15	4,423.07		5,768
26	Lanark, North	C. M. Forbes	Almonte	2,369.00	2,852.10	2,000.00	802.07		863
27	Lanark, South	do	Perth	3,285.17					1,171
28	Leeds	A. W. Gray	Brockville	6,476.67	2,078.60	2,750.00	1,648.07		2,521
29	Lennox and Addington	G. S. Reid	Napanee	3,682.50	605.00	3,038.75	38.75		1,265
30	Lincoln	W. D. Fairbrother	St. Catharines	17,585.00	9,292.34	4,729.27	3,563.39		6,454
31	London	W. F. Hungerford	London	12,575.00	4,176.68	4,739.83	3,658.49		4,973
32	Manitoulin	W. I. Wagg	Gore Bay	1,908.57	1,251.58	1,944.00		656.99	603
33	Middlesex, East and North	R. T. Smith (*e*)	London	13,041.60	6,435.85	1,168.52	5,437.23		4,810

34	Middlesex, West	W. N. Reycraft	Glencoe	4,720.95	928.65	3,396.15	396.15		1,576
35	Muskoka	N. E. Prowse	Bracebridge	9,292.18	3,510.91	4,390.14		1,391.13	2,671
36	Nipissing	G. R. Brady	North Bay	9,062.05	6,607.59	3,780.00		8,328.90	3,503
37	Norfolk	D. Gilbertson	Simcoe	10,014.35	3,974.60	3,500.00	2,539.75		3,672
38	Northumberland, East	A. G. Willoughby	Colborne	4,214.35	1,201.60	3,000.00	12.75		1,410
39	Northumberland, West	F. J. Slade	Cobourg	2,561.70	671.60	1,890.10			992
40	Ontario	A. W. Bell	Whitby	15,260.55	7,650.36	3,100.00		4,510.19	5,521
41	Ottawa	R. D. Bray	Ottawa	17,879.25	6,361.50	4,500.00	7,017.75		6,236
	do	W. G. Pugsley (L.M.T.)	do	3,415.90	2,710.73				964
42	Oxford	W. J. MacWhinnie	Woodstock	11,177.55	4,054.40	4,612.31	2,510.84		3,909
43	Parry Sound	J. H. Tully	Parry Sound	8,168.70	2,987.87	2,730.00		2,450.83	1,977
44	Peel	F. S. Hutchinson	Brampton	9,938.40	5,891.10	2,000.00	2,047.30		3,600
45	Perth	G. D. L. Rice	Stratford	9,102.80	3,714.35	3,200.00	2,188.45		3,401
46	Peterborough	W. F. Morrow	Peterborough	11,168.01	2,241.00	4,792.70	4,134.31		4,103
47	Port Arthur	Miss I. Wilson	Port Arthur	12,619.69	6,992.73	2,730.00		8,368.96	3,802
48	Prescott	J. L. Rochon (*f*)	L'Orignal	3,830.25	758.92	3,035.67	35.66		1,584
49	Prince Edward	E. C. Fralick (*Act'g*)	Picton	3,307.05	389.14	2,917.91			1,212
50	Rainy River	N. L. Croome	Fort Frances	4,499.80	1,923.00	2,576.80			1,212
51	Renfrew	G. W. Campbell	Pembroke	8,995.85	3,025.60	4,485.12	1,485.13		3,021
52	Russell	M. Stanley	Russell	2,522.60	750.00	1,772.60			950
53	Simcoe	G. O. Cameron	Barrie	23,026.92	8,221.75	4,000.00	10,805.17		7,904
54	Stormont	J. C. Alguire	Cornwall	7,044.80	2,065.60	3,989.60	989.60		2,567
55	Sudbury	B. St. Pierre	Sudbury	15,208.10	7,688.87	3,150.00		12,646.98	4,541
56	Temiskaming	P. J. Knox	Haileybury	12,528.93	8,625.91	3,780.00		9,809.38	2,691
57	Toronto	I. T. Strachan	Toronto	97,721.88	56,478.38	6,000.00	35,243.50		39,056
58	Victoria	D. McQuarrie	Lindsay	6,170.10	1,871.35	3,649.37	649.37		2,175
59	Waterloo	G. V. Hilborn	Kitchener	19,871.05	8,643.56	4,000.00	7,227.49		7,753
60	Welland	E. E. Fraser	Welland	22,198.91	11,199.07	4,999.98	5,999.86		8,136
61	Wellington, North	J. J. McDonald	Arthur	3,880.25	1,428.79	2,451.46			1,491
62	Wellington S and C.	J. B. Mitchell	Guelph	9,080.19	3,548.60	4,265.80	1,265.79		3,251
63	Wentworth	W. H. Lovering	Hamilton	44,302.63	18,463.35	5,013.75	20,825.53		17,625
64	York, East and West	J. W. Mallon (*Act'g*)	Toronto	72,187.25	26,068.32	3,300.00	42,818.93		29,084
65	York, North	R. L. Boag	Newmarket	8,593.22	1,158.10	4,643.51	2,791.61		3,182
66	York	C. R. Deacon (M. of T.)	Toronto	41,295.75	33,079.66	5,775.00		41,295.75	12,514

(*a*) J. C. Busby appointed 14th June, 1945; M. F. Alexander having died June 13th, 1945. Figures shown are for whole year.
(*b*) H. J. Davis appointed Jan. 1st, 1945.
(*c*) Paul Poisson appointed 1st Dec., 1944; Took office as of Jan. 1st, 1945.
(*d*) N. L. LeSueur appointed Nov. 1st, 1945; T. B. Palmer died July 25th, 1945; S. A. K. Logan acted in the interval; Figures shown are for whole year.
(*e*) R. T. Smith acting since resignation of Miss M. V. Walker Mar. 31st, 1945; Figures shown are for whole year.
(*f*) J. L. Rochon appointed Sept. 18th, 1945.

Statement

respecting

LOCAL MASTERS OF TITLES

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1945

Local Masters of Titles Who Are Also Registrars of Deeds and Who Remit Surplus Fees to the Province

No.	District and Address	Name	Total Earnings	Salaries and Other Expenses Paid by Province	Salaries and Other Expenses Paid out of Fees	Amount Received by Province
			$ c.	$ c.	$ c.	$ c.
1	ALGOMA Sault Ste. Marie	E. L. DeCourcy	9,083.84	5,243.40	2,010.15	7,101.09
2	COCHRANE Cochrane	J. A. A. Duranceau	20,548.72	8,208.43	4,263.09	16,264.03
3	FORT WILLIAM Fort William	John McClure	9,468.60	3,826.36	2,747.94	6,719.80
4	KENORA Kenora	Mrs. E. A. Cunningham	6,638.10	4,469.79	1,026.60	5,611.50
5	MANITOULIN Gore Bay	W. I. Wagg	1,908.57	1,944.00	1,251.58	656.99
6	NIPISSING North Bay	G. R. Brady	9,062.05	5,874.44	733.15	8,328.90
7	PORT ARTHUR Port Arthur	Miss I. Wilson	12,619.69	2,813.56	4,179.17	8,368.96
8	SUDBURY Sudbury	B. St. Pierre	15,208.10	5,829.75	1,859.12	12,646.98
9	TEMISKAMING Haileybury	P. J. Knox	12,528.93	5,906.36	2,719.55	9,809.38

Local Masters of Titles Who Are Not Registrars of Deeds and Who Take Fees

No.	County and Address	Name	Total Earnings	Disbursements	Net Earnings
			$ c.	$ c.	$ c.
1	CARLETON Ottawa	W. G. Pugsley	3,415.90	2,710.73	705.17
2	ELGIN St. Thomas	Miss B. Coyne (*a*)	77.55	....	77.55

Local Masters of Titles Who Are Also Registrars of Deeds and Who Take Fees

No.	County or District and Address	Name	Total Earnings	Disbursements	Amount Received by Province	Net to Officer
			$ c.	$ c.	$ c.	$ c.
1	MUSKOKA Bracebridge	N. E. Prowse	9,292.18	3,510.91	1,391.13	4,390.14
2	ONTARIO Whitby	A. W. Bell	15,260.55	7,650.36	4,510.19	3,100.00
3	PARRY SOUND Parry Sound	J. H. Tully	8,168.70	2,987.87	2,450.83	2,730.00
4	RAINY RIVER Fort Frances	N. L. Croome	4,499.80	1,923.00	....	2,576.80

Master of Titles, Toronto

County and Address	Name	Total Earnings	Disbursements	Salary Paid to Officer	Amount Received by Province
		$ c.	$ c.	$ c.	$ c.
YORK Toronto	C. R. Deacon	41,295.75	33,079.66	5,775.00	41,295.75

(*a*) Miss B. Coyne appointed Local Master of Titles Jan. 1st, 1945.

Financial Statement

respecting

MAGISTRATES

MAGISTRATES, PROVINCE OF ONTARIO, 1945

No. of Magisterial Dist.	Counties and Districts in Magisterial Districts	Names of Magistrates in Magisterial Districts	Address	Rate of Salary Paid by Province	Rate of Salary Paid by Municipality	Travelling Expenses Paid by Province	Total Number of Cases	Total Fines and Fees Paid to Province
				$ c.	$ c.	$ c.	$ c.	$ c.
	Essex	I. B. Craig	Chatham	3,000.00		234.26	2,348	4,556.06
1	Lambton	A. W. MacMillan	Windsor		5,000.00		7,161	175.00
		J. A. Hanrahan	do	2,000.00	2,500.00	97.40	1,216	4,566.16
		C. S. Woodrow	Sarnia	3,500.00		42.01	1,338	3,791.68
		Chas. Weir (*Deputy*)	do					
	Elgin	L. M. Ball (*Deputy*)	Woodstock	20.00	per diem	2,490.52	1,458	5,087.74
2		R. G. Groom (*aa*)	do	3,000.00				
	Oxford	A. F. Cook	Stratford	3,000.00		425.73	1,252	2,786.14
	Perth	D. B. Menzies	London	500.00	5,500.00		7,606	2,355.81
	Huron	E. D. Smith	St. Thomas	3,000.00		101.90	734	2,395.32
		I. MacRae	Strathroy	2,000.00		341.32		
3	Bruce	E. C. Spereman	Owen Sound	3,500.00		369.20	1,240	2,900.24
	Grey	Otto McClevis(*a*)	Walkerton	3,000.00		361.34	527	1,369.26
	Dufferin	F. W. Walker	Walkerton	3,000.00				
	Wellington	F. Watt	Guelph	3,500.00		125.37	1,409	2,228.52
4	Brant	R. J. Gillen	Brantford	3,500.00		63.05	2,094	2,901.31
	Waterloo	H. R. Polson	Kitchener	3,500.00		551.40	4,245	4,452.19
	Norfolk	H. P. Innes	Simcoe	3,000.00		73.40	1,251	4,012.53
5	Wentworth	S. E. Buck (*Deputy*)	Hagersville	20.00	per diem	162.72	502	2,039.09
	Haldimand	H. A. Burbidge	Hamilton		4,500.00		22,466	3,749.74
	Lincoln	Jas. McKay	do		3,000.00			
		H. Burville (*Deputy*) (*b*)	do					
	Welland	J. H. Campbell	St. Catharines	3,500.00		312.64	2,365	5,162.99
		J. B. Hopkins	Niagara Falls	3,500.00		736.81	1,850	6,473.26
6	York	O. M. Martin	Toronto, 57 Adelaide St. E.	3,500.00			5,236	17,995.47
	Halton	W. E. McIlveen	Mimico	4,000.00		522.04	6,486	15,199.99
	Toronto	K. M. Langdon (*Deputy*)	Georgetown	20.00	per diem	1,590.43	2,326	7,928.11
		R. J. Browne	Toronto		6,200.00			

		F. C. Gullen	do		5,000.00			
		S. T. Bigelow	do		5,000.00			
		J. E. Pritchard (*Deputy*)	do	20.00	per diem			
		L. Stewart (*Deputy*)	do		3,000.00			
		R. P. Locke (*Deputy*)	do		2,500.00			
		R. Hossack	do		800.00		90,105	1,026.50
		H. S. McCready	do					
		J. L. Prentice	do		5,000.00			
		A. L. Tinker	do		6,000.00			
		H. S. Mott	do					
		D. Webster (*Deputy*)	do	1,400.00	2,100.00			
		J. A. Netterfield (*Deputy*) (*c*)	do					
7	Ontario Simcoe Muskoka	K. A. Cameron	Orillia	3,500.00		770.52	1,464	5,375.61
		F. S. Ebbs	Oshawa	3,500.00		505.60	2,609	9,188.45
		C. Jeffs (*d*)	Barrie	3,500.00		213.66	1,973	7,313.89
		G. R. Foster	do	3,500.00				
		R. Thomas (*Deputy*)	Bracebridge	2,000.00		378.04	710	3,509.69
		F. C. Macdonald (*Deputy*)	Beaverton	20.00	per diem			
8	Northumberland and Durham Peterborough Victoria Haliburton	R. B. Baxter	Port Hope	3,500.00		583.47	951	2,492.70
		E. A. Gee	Lindsay	3,000.00		952.49	997	3,697.43
		O. A. Langley	Peterborough	3,500.00		408.26	1,721	4,414.52
9	Hastings Lennox and Addington Frontenac Prince Edward	T. Y. Wills	Belleville	3,500.00		446.86	4,041	12,319.67
		A. B. Collins (*Deputy*)	Belleville	20.00	per diem			
		J. L. Lloyd	Northbrook	3,500.00		1,297.02	590	2,710.65
		J. B. Garvin	Kingston	3,300.00		369.99	2,089	3,049.17
10	Renfrew Lanark Carleton	A. H. Lieff	Ottawa	3,000.00		174.82	1,241	3,418.11
		T. M. J. Galligan	Pembroke	2,500.00		191.32	1,713	6,924.03
		A. J. Fraser (*Deputy*)	Ottawa	2,400.00			1,135	
		Joachim Sauvé (*Deputy*)	do		2,500.00			
		D. C. Smith (*e*)	Smiths Falls	3,500.00				
		F. S. Doyle (*Deputy*)	do	3,000.00		796.06	960	3,609.28
		G. E. Strike	Ottawa		5,500.00		6,053	724.00
		R. A. Jamieson (*Deputy*)	Almonte	20.00	per diem			

(*aa*) R. G. Groom returned from military duties 15th Oct., 1945.
(*a*) O. McClevis appointed 1st Sept., 1945; F. W. Walker, superannuated.
(*b*) H. Burville appointed Pro tem 20th July, 1945.
(*c*) J. A. Netterfield appointed Pro tem 10th July, 1945.
(*d*) C. Jeffs retired Nov. 1st, 1945; G. R. Foster appointed Dec. 1st, 1945.
(*e*) D. C. Smith returned from military duties 13th Aug., 1945.

MAGISTRATES, PROVINCE OF ONTARIO, 1945 (*Concl'd*)

No. of Magisterial Dist.	Counties and Districts in Magisterial Districts	Names of Magistrates in Magisterial Districts	Address	Rate of Salary Paid by Province	Rate of Salary Paid by Municipality	Travelling Expenses Paid by Province	Total Number of Cases	Total Fines and Fees Paid to Province
				$ c.	$ c.	$ c.	$ c.	$ c.
11	Leeds and Grenville	G. A. Wright	Brockville	3,000.00		673.94	1,992	6,574.30
	Dundas	G. D. Loucks (*Deputy*)	Almonte	20.00	per diem			
12	Glengarry	P. C. Bergeron	Cornwall	3,500.00		43.56	924	3,341.52
	Prescott and Russell	R. Labrosse	Vankleek Hill	3,500.00		898.78	592	2,346.47
	Stormont	J. S. Latchford (*Deputy*)	Cornwall	20.00	per diem			
13	Cochrane	S. Atkinson	Haileybury	4,000.00		2,785.45	3,657	15,905.51
	Temiskaming	E. R. Tucker	Cochrane	3,500.00		1,054.89	915	4,340.21
		S. C. Platus (*Deputy*)	Timmins	20.00	per diem			
14	Nipissing	M. G. Gould	North Bay	2,500.00		731.29	1,731	9,040.06
15	Sudbury	E. C. Facer (*Deputy*)	Sudbury					
		W. M. Cooper	do	3,000.00		858.73	603	7,976.02
	Manitoulin	W. J. Golden	Little Current	1,800.00		1,241.11	128	688.50
	Parry Sound	A. D. Meldrum	Parry Sound	3,000.00		75.50	349	1,244.55
	(West Portion)	W. F. Woodliffe (*f*)	Sudbury	5,000.00		1,021.41	4,811	9,313.11
16	Algoma	W. J. Golden	Espanola			259.15	217	1,286.25
		Jas. McEwen	Sault Ste. Marie	3,000.00			1,339	8,128.14
		G. J. McArthur (*Deputy*)	Blind River	2,500.00		390.73	330	4,316.60
17	Thunder Bay	C. D. LeMay	Fort William	4,000.00		442.47	1,903	11,053.77
	Kenora	W. H. Russell (*Deputy*) (*g*)	Port Arthur	3,000.00		43.73	2,692	14,958.76
	Patricia	T. H. Wolfe	Kenora	3,500.00		1,509.74	1,312	5,859.16
18	Rainy River	H. L. Cruso	Fort Frances	3,000.00		255.19	473	2,557.66
					Totals:			

(*f*) W. F. Woodliffe transferred to Sudbury June 1st, 1945; J. S. McKissock having died Mar. 31st, 1945; W. M. Cooper acted in the interval.
(*g*) W. H. Russell appointed March 1st, 1945 at $250.00 per month.

Statement

respecting

JUVENILE COURTS

JUVENILE COURTS AND OFFICERS, PROVINCE OF ONTARIO

The Juvenile Delinquents Act (1908 Canada) has been proclaimed and Juvenile Courts established in the following areas:

County or District	Address	Juvenile Court Judge	Probation and Children's Aid Officers
Brant County	Brantford	Judge D. J. Cowan	J. P. Temple
Carleton County (including Ottawa)	Ottawa	A. J. Fraser J. P. Balharrie (Deputy)	A. J. Fraser (Senior Probation Officer) M. Racette (Ass't. Probation Officer) E. D. Walsh (Ass't. Probation Officer)
Cochrane District	Cochrane	E. R. Tucker	A. G. Carson
Dufferin County	Orangeville	Judge W. T. Robb	
Essex County	Windsor	D. M. Brodie J. A. Hanrahan (Deputy)	
Grey County	Owen Sound	E. C. Spereman	J. D. Adamson
Haldimand County	Dunnville		Mrs. E. O'Brien
Huron County	Stratford	A. F. Cook (*Acting*)	H. T. Edwards
Kenora	Kenora	T. H. Wolfe	Wm. Doherty A. Sheridan J. G. Jenkins H. S. Johns E. Olson
Kent County	Chatham	I. B. Craig	
Lambton County	Sarnia	Judge M. A. Miller	
Lincoln County	St. Catharines	Judge. J. G. S. Stanbury	L. S. Richardson
Middlesex County	London	D. B. Menzies	A. G. N. Bradshaw
Nipissing District	North Bay	J. H. McCurry	Ernest Majury
Norfolk County	Simcoe	Judge G. A. P. Brickenden	F. V. Miller
Northumberland and Durham	Cobourg	Judge J. C. M. German R. B. Baxter (Deputy)	
Oshawa (City)	Oshawa	F. S. Ebbs	Miss M. Hancock
Oxford	Woodstock	L. M. Ball	R. G. Clowes
Perth County	Stratford	A. F. Cook	Murdock Keith
Port Colborne (Town)	Niagara Falls	J. B. Hopkins	
Stormont, Dundas and Glengarry	Cornwall	P. C. Bergeron	Miss M. Cabeldu
Prescott and Russell	Vankleek Hill	R. Labrosse	
Sudbury	Sudbury	E. C. Facer	E. B. Paquette
Temiskaming District	Haileybury	S. Atkinson	J. R. McCarthy
Thunder Bay	Fort William	B. J. McKitrick	
Toronto (City)	Toronto	H. S. Mott R. Hossack J. A. Netterfield	H. S. Mott & Staff
Waterloo County	Galt	H. R. Polson, *pro tem*	K. D. Kayler
Welland	Welland	Judge H. E. Fuller	
Wentworth	Hamilton	H. A. Burbridge J. McKay	J. H. Trusdale Mrs. Edna L. Fairfield
York County	Toronto	D. Webster	J. A. Knowles

Statement

respecting

DIVISION COURT CLERKS AND BAILIFFS

DIVISION COURTS, ONTARIO

List of Clerks and Bailiffs, Their Post Office Address, Their County or District, Number of Court, Number of Cases and Gross Earnings

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Algoma	1	Sault Ste. Marie	625	P. E. Day	2,604.50	George L. Allan	1,638.35
	2	Bruce Mines	16	Wm. White	60.77	Wm. White (*Act'g*)	39.93
	3	Thessalon	18	Thos. E. Hill	89.80	John B. Hill	47.05
	6	Richard's Landing	(No rep't)	J. C. Martin	(No report)		(No report)
	7	Blind River	48	J. Carlyle	212.75	J. H. Hicks	92.05
Brant	1	Brantford	775	F. J. Calbeck	2,975.70	F. J. Calbeck	1,674.22
	2	Paris	41	J. B. Appleby	167.69	R. E. Haire	98.48
	3	St. George	6	G. F. Glaves	44.90	Alvin McIntyre	76.25
	4	Burford	5	J. P. Fraser	23.55	J. P. Fraser	23.50
	5	{Oakland	6	E. M. Edy	28.25		
		{Scotland				L. Wilson	37.50
Bruce	1	Walkerton	37	A. J. Brown	217.80	W. R. Binkley	69.20
	2	Teeswater	11	John Good	60.30	G. R. Symons	34.60
	3	Kincardine	32	E. A. Henry	121.85	W. R. Peter	80.55
	4	Paisley	3	E. D. Elwes	13.80	M. Leitch	8.35
	5	{Port Elgin	27	J. J. Chapman	122.80	A. W. Travis	28.85
		{Southampton				N. Murray	40.50
	7	Tara	7	J. R. Van Dusen	46.00	T. W. Strong	56.72
	8	{Wiarton	38	G. W. Taylor	200.80	John C. Wheildon	188.90
		{Tobermory				D. A. S. Munn	15.00
	11	Lucknow	16	E. H. Agnew	60.20	R. J. Moore	46.55
	12	Chesley	12	H. Willoughby	52.55	John E. Beattie	72.40
Carleton	1	Ottawa (74 Sparks St.)	2,930	Thos. W. O'Neil	13,856.15	D. W. Wilson	7,532.73
	3	Carp	9	J. W. Humphries	30.95	J. W. Humphries (*Act'g*)	30.05
	4	Galetta	7	J. W. Dickson	60.55		40.85
	5	{North Gower	8	Fred R. Mills	91.90	Thos. Harbison	143.90
		{Edwards				J. G. Rowan	(No report)
	7	Ottawa (48 Sparks St.)	1,428	E. A. Mason	6,602.05	J. M. Hoey	4,021.89
Cochrane	1	Cochrane	60	G. A. Kydd	239.65	O. Gauthier	193.85
	2	Timmins	730	E. H. Hill	2,913.95	C. B. Alton	1,760.60
	3	{Matheson	14	John H. Cole	68.51		
		{Watabeag				John H. Cole (*Act'g. temp*)	36.85

	4	Kapuskasing	104	G. Desloges	451.10	G. Desloges	348.77
	5	Hearst	39	Paul-Omer Brosseau	238.00	P. O. Brosseau (*Act'g*)	196.50
	6	Ansonville	89	W. J. Kenney	349.75	W. J. Kenney (*Act'g. temp*)	218.30
Dufferin	1	Orangeville	47	W. C. Hopkins	216.85	W. R. Campbell	102.43
	2	Shelburne	19	T. P. McFadden	62.25	Jos. Tindale	29.50
	5	Grand Valley	4	Miss N. M. Foster (*Act'g*)	24.00	C. A. Hodgson	31.05
Elgin	1	Aylmer	110	E. C. Monteith	758.20	L. Harvey	558.55
	3	St. Thomas	563	F. R. Palmer	2,230.39	A. C. Schleihauf	1,003.45
	4	{Dutton	50	A. McCallum	247.01	.....	....
		{Wallacetown	......		....	A. McCallum (*Act'g*)	273.76
Essex	2	Amherstburg	75	R. W. Kenyon	277.64	J. A. Foster	210.75
	3	Kingsville	20	E. L. Frost	95.80	William Shaw	61.25
	4	Harrow	11	Wm. Reese	83.60	Wm. Reese (*Act'g, temp*)	25.20
	5	Leamington	51	C. A. Edsall (*a*)	378.50	C. G. Baker	280.12
	6	Belle River	14	Mrs. A. Wilkinson	81.10	J. N. Mousseau (*b*)	49.45
	7	Windsor	1,116	L. A. Deziel	7,586.10	Chas. E. Bayley	5,726.89
	8	Essex	35	H. R. Johnston	194.74	H. R. Johnston (*Act'g*)	151.15
	9	{Comber	5	F. E. Buchanan	57.20	......	....
		{Stoney Point	......		....	F. E. Buchanan (*Act'g*)	(Nil)
Frontenac	1	Kingston	420	Miss G. L. Jenkin	1,850.69	H. C. Amey	1,210.31
	4	Verona	18	H. W. Asselstine	70.70	E. Goodberry	92.92
	6	Sharbot Lake	16	George A. Allen	66.74	Wm. J. Thomlison	41.30
Grey	1	Owen Sound	414	Geo. A. Wakeford	1,349.85	Leonard Hall	694.00
	2	Durham	107	P. Ramage	435.01		155.50
	3	Meaford	68	Mrs. W. H. Chapple (*Act'g*)	281.80	R. Patterson	185.25
	4	Clarksburg	7	W. I. Field	53.69	M. J. Dillon	22.75
	5	Flesherton	14	J. A. Richards	56.69	M. S. McLeod	100.00
	6	Chatsworth	23	Allan Findlay	118.10	M. E. Galbraith (*c*)	91.60
	7	Hanover	87	D. D. Brigham	315.85	R. P. Jones	188.75
	8	Markdale	(No rep't)	G. A. Beaton	(No report)	G. S. Dundas	(No report)
Haldimand	1	Caledonia	14	Miss H. J. McGregor	52.70	C. H. Shea	45.50
	2	Cayuga	21	Mrs. M. E. Humphrey	68.10	J. H. Young	26.35
	3	Dunnville	72	Miss H. McIndoe	347.04	G. A. Nott	244.70
	4	Jarvis	(No rep't)	Moyes C. Honey	(No report)	Moyes C. Honey	(No report)
Haliburton	1	Minden	13	E. A. Rogers	40.45	J. H. Graham	59.04
	2	Haliburton	22	A. G. Schofield	127.29	A. G. Schofield	111.81
	4	Tory Hill	6	A. E. Boyce	71.01	H. A. Mumford	44.20

(*a*) C. A. Edsall, Leamington, resigned. (*b*) M. E. Galbraith, Chatsworth, resigned. (*c*) J. N. Mousseau, Belle River, resigned.

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Halton	1	Milton	67	B. Knight	239.20	B. Knight	118.75
	2	Oakville	43	J. H. Chambres	218.75	A. Handy	300.25
	3	Georgetown	41	E. C. Thompson	148.88	Wm. Ward	68.35
	4	Acton	61	Wilfred Coles	181.60	Wilfred Coles	98.40
	6	Burlington	104	C. D. Bull	675.57	C. D. Bull (*Act'g. temp*)	251.02
Hastings	1	Belleville	529	G. M. Davison	2,160.05	Wm. Tice	1,102.18
	2	{Coe Hill	8	J. F. Whitmore	74.90		
		{St. Ola				C. E. Thompson (*Act'g. temp*)	78.70
	4	Tweed	(No rep't)	A. C. Blakely	(No report)	Alfred Davis	179.65
	5	Stirling	10	J. E. O'Donnell	76.65		75.07
	6	Madoc	120	E. T. Nayler	415.45	John N. Devolin	336.34
	7	Deseronto	18	Miss Mary C. Maher	63.40	Miss Mary C. Maher	24.35
	8	Frankford	15	W. N. Simmons	99.75	F. A. Ferguson	82.75
	9	Trenton	390	O. W. Pierce	1,243.40	O. W. Pierce	702.51
	10	Marmora	12	G. R. Hartley	99.05	M. J. O'Connor	71.94
	11	Maynooth	12	M. J. Flynn	79.65	Wm. Carswell	46.15
	12	Bancroft	95	Balfour Vader	390.03	R. C. Robinson	365.40
Huron	1	Goderich	180	J. N. Kernighan	506.50	J. H. Hays	355.95
	2	Seaforth	47	E. C. Chamberlain	224.10	J. M. Govenlock	164.30
	3	Clinton	5	H. T. Rance	31.25	N. Kennedy	43.35
	4	Brussels	6	A. A. Lamont	19.90	Geo. Evans (*Act'g. temp*)	43.10
	5	Exeter	32	Geo. W. Lawson	139.87	F. E. Willis	160.00
	8	Wingham	17	F. A. Templeman (*Act'g*)	87.00	W. J. Brown	64.15
	9	Wroxeter	10	Thomas Brown	39.80	A. E. Gallaher	59.40
	10	Zurich	8	A. J. Kalbfleisch	50.45	W. Fritz	54.05
	11	Crediton	4	F. W. Morlock	42.65	Eli Lawson	46.00
	12	Blyth	7	Bernard Hall	26.85	A. W. P. Smith (*Act'g. temp*)	56.25
Kenora	1	{Kenora	64	L. D. McCallum (*Act'g*)	251.75	Harry S. Murphy (*Act'g*)	146.70
		{Red Lake				George W. Aiken	55.48
	3	Dryden	17	J. E. Gibson	72.55	Dan Wright (*Act'g*)	43.50
	4	Sioux Lookout	20	J. E. Cole	67.80	M. H. Badger	69.55
Kent	1	Chatham	694	P. K. Morley	2,163.75	R. Thayer	1,840.37
	2	Ridgetown	35	H. P. Stennett	217.30	R. Priestley	145.25

	3	Dresden	31	H. E. Wells	148.25	Roy Smale	100.60
	4	Blenheim	43	W. Nudds	229.30	W. Nudds	169.30
	5	Wallaceburg	145	G. F. Glassford	625.40	Joe M. Hess	376.25
	6	Bothwell	32	I. A. MacLean	195.66		
		Thamesville	.....			G. H. Pavey	(No report)
	7	Tilbury	35	Mrs. H. G. Williams	253.33	J. H. Mailloux (*a*)	150.24
Lambton	1	Sarnia	801	J. J. Langan	2,966.05	L. M. Duncan	1,832.80
	2	Watford	8	C. A. Class	63.15	Robert Auld	60.50
	3	Florence	8	R. D. Bodkin	30.60	Wilfrid Lindsay	26.35
	5	Forest	13	A. H. Bannister	47.95	G. Karr	33.75
	6	Thedford	8	F. C. Gibson	31.90	G. Sheppard	38.10
	8	Petrolia	22	Wm. C. Gould	93.45	J. A. Taylor	(No report)
	9	Alvinston	2	Thos. Allison	21.00	Roy H. Croft	18.00
Lanark	1	Perth	32	J. H. Devlin	154.45	J. H. Devlin (*Act'g*)	83.37
	2	Lanark	18	E. J. Tennant	55.65	J. J. Molyneaux	86.75
	3	Carleton Place	76	W. H. Matthews	304.54	Robert White	183.15
	4	Smiths Falls	252	John A. Blackburn	829.39	J. H. Cullen	467.11
	5	Almonte	14	Howard Giles	73.30	Howard Giles (*Act'g. temp*)	95.02
Leeds and Grenville	1	Brockville	685	H. H. Webb	2,290.45	J. D. Wetherell	1,254.32
	2	Prescott	89	F. B. Robinson	426.75	E. B. Rickey	361.15
	3	Gananoque	72	C. Sine	266.86	G. F. Whaley	185.00
	4	Kemptville	(No rep't)	M. E. Waterson	(No report)	B. F. Dangerfield	(No report)
	5	Merrickville	6	M. G. Corbett	25.75	A. L. Telford	17.35
	6	Delta and Harlem	23	W. W. Phelps	113.65	H. W. Imerson	53.10
	7	Toledo and Newbliss	6	I. E. Lockwood	21.60	W. R. Pryce	12.50
	9	Athens	6	E. J. Purcell	23.42	E. J. Purcell (*Act'g*)	23.30
	12	Mallorytown	9	G. G. Root	53.82	G. G. Root	51.00
Lennox and Addington	1	Napanee	79	E. J. Pollard	414.35	G. A. Johnston	308.99
	7	Tamworth	10	H. A. Reynolds	73.98	H. A. Reynolds (*Act'g. temp*)	79.46
	8	Flinton	15	Howard Hasler	83.25		
		Northbrook	.....			M. A. Wood	53.90
	9	Denbigh	4	C. P. Stein	24.40	H. O. Fritsch	29.05
Lincoln	2	St. Catharines	651	A. H. Trapnell	2,706.72	W. McClelland	1,831.42
	5	Grimsby	65	Byron A. Smith	363.70	J. K. Harstone	220.84
		Smithville	.....			H. Gracey	126.29
Manitoulin	1	Gore Bay	8	Wm. C. Fell	25.34	Wm. C. Fell	17.14
	2	Little Current	49	W. A. Sims	162.05	Roy Vanzant	86.65
	3	Manitowaning	1	J. R. W. Phillips	17.50	J. R. W. Phillips	11.60

(*a*) J. H. Mailloux, Tilbury, resigned.

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
Middlesex					$ c.		$ c.
	1	London (Richmond Bldg.)	650	John C. Steen	2,567.83	A. E. Sherlock	1,366.92
	2	Parkhill	29	Alex G. Cameron	126.60	Alex G. Cameron	85.40
	3	Lucan	5	J. R. Murray	48.90	J. R. Murray (*Act'g*)	30.35
	4	Delaware	4	G. W. Ashby	11.00	G. W. Ashby	60.00
	5	Glencoe	14	S. G. Humphries	93.04	S. G. Humphries	111.40
	6	Strathroy	24	C. Denniss	117.69	Ed. Upton	83.15
	7	Dorchester Station	6	H. A. McIntyre	51.75	H. A. McIntyre (*Act'g*)	40.95
	9	London (Moore Bldg.)	536	W. P. Simpson	2,229.45	W. R. Campbell	1,071.87
Muskoka							
	1	Bracebridge	73	D. T. Hodgson	285.85	H. J. Read	253.35
		Port Carling				W. E. Massey	(Nil)
	2	Gravenhurst	31	J. B. Lindsell	105.10	L. J. Hills (*b*)	(No report)
	3	Huntsville	34	H. G. Harper (*a*)	155.21	A. W. Plowright (*c*)	135.05
Nipissing							
	1	Sturgeon Falls	44	Ls. Rod. Vannier	178.37	J. O. Brosseau	233.22
	2	Mattawa	4	C. A. Fink	30.25	C. A. Fink (*Act'g*)	18.00
	3	North Bay	224	J. J. Dennis	872.76	J. J. Dennis (*Act'g. temp*)	790.55
Norfolk							
	1	Simcoe	97	H. W. Jones	523.29	R. C. McMichael	302.73
	2	Waterford	51	J. E. Wright	223.76	R. C. McMichael	196.95
	3	Windham Centre	(No rep't)	G. C. Kellam	(No report)	G. C. Kellam	(No report)
	4	Delhi	58	Miss M. G. Lawson	271.15	A. W. Eitel	149.30
	6	Port Rowan	47	A. A. Foy	215.32		
		St. Williams				A. A. Foy	217.35
	7	Fairground	11	C. S. Burger	56.30	C. S. Burger	40.20
	8	Port Dover	10	W. E. Wicker	60.10	W. E. Wicker	44.30
Northumberland and Durham	1	Bowmanville	3	C. W. B. Tait	48.05	E. Lunn (*Act'g Temp.*)	51.65
	2	Newcastle	4	Miss I. M. Rinch	63.65	P. Williams	63.96
	3	Port Hope	84	S. R. Caldwell	387.05	F. C. Lingard	147.65
	4	Millbrook	(No rep't)		(No report)		(No report)
	5	Cobourg	104	Mrs. M. Ewart	436.75	D. Ewart	283.25
	7	Colborne	13	John W. McCarl	58.65		46.74
	8	Brighton	28	E. C. Brown	146.90	Wm. C. Adams	104.75
	9	Warkworth	27	Wm. Grant Allen	111.13	Wm. Grant Allen	75.65

	10	Wooler	5	E. Nelson	25.89	W. J. Stacey	16.25
	11	Campbellford	43	J. M. Bygott	215.95	J. M. Bygott	85.80
Ontario	1	Whitby	205	Wm. K. Cooke (*Act'g*)	900.48	Wm. K. Cooke	711.90
	2	Claremont	36	Thos. Gregg	122.85		
		Balsam				Burnett Jamieson	125.75
	3	Port Perry	15	Geo. R. Davey	189.76		
		Greenbank				G. R. Till	82.95
	4	Uxbridge	14	George A. Linton	83.49	Geo. A Linton	49.50
	5	Cannington	6	S. F. Brandon	30.65	S. F. Brandon (*Act'g*)	14.75
	6	Beaverton	14	F. R. McMillan	65.40	F. R. McMillan (*Act'g temp*)	63.15
	8	Oshawa	880	R. B. Smith	2,798.74	P. H. Jobb	1,712.10
Oxford	1	Woodstock	577	W. Chas. Orum	2,151.75	F. L. Clarkson	1,161.21
	2	Drumbo	20	L. E. Peterson	89.85	John McVittie	73.30
	3	Embro	19	John A. McKay	100.00	Edwin Collins	85.00
	4	Norwich	52	Frederick Snell	570.88	Frederick Snell	(Nil)
	5	Ingersoll	118	R. S. Clark	489.21	W. F. Markham	291.40
	6	Tillsonburg	134	H. Berry	816.77	Cyril Bowes	310.75
	7	Tavistock	10	C. J. Kaufman	38.40	J. Schippling	25.60
Parry Sound	1	Parry Sound	421	Wm. J. Rightmyer (*Act'g*)	1,625.20	Thomas M. Horne	1,199.58
		Rosseau					
		Dunchurch				R. Gibson	(No report)
	4	Burk's Falls	44	Joseph Hilliar	185.61	W. J. Maynard	238.07
	6	Powassan	5	L. G. Phillips	31.90		36.50
	7	South River	22	F. W. Hosking	160.70	James C. Carter (*Act'g temp*)	70.35
Peel	1	Brampton	64	T. W. Thomson	336.30	C. A. Firman	290.70
	2	Cooksville	45	G. M. Harris	395.04	K. B. Barnstaple	374.08
	3	Caledon	7	Douglas Pattullo	50.40	George Giles	74.10
Perth	1	Stratford	471	James Stewart	1,398.00	D. W. Forbes	676.70
	2	Mitchell	13	J. T. Levy	126.98	Z. McCallum	122.75
	3	St. Marys	48	E. A. Price	230.75	J. C. Billings	137.90
	5	Milverton	31	J. Edgar Weir	82.90	Isaac Kipfer	84.55
	6	Listowel	47	Miss Olive I. Heibein	216.50	W. J. Roberts (*Act'g*)	183.95
Peterborough	1	Peterborough	473	C. J. Seymour	2,819.65	W. J. G. McNabb	1,708.33
	2	Norwood	15	J. J. Stewart	76.23	John Marks	96.50

(*a*) **H. G. Harper**, Huntsville, deceased.

(*b*) L. J. Hills, Gravenhurst, resigned.

(*c*) A. W. Plowright, Huntsville, resigned.

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Prescott and Russell	2	Vankleek Hill	9	Colin McKinnon	40.40	Raoul Martin	44.55
	4	Plantagenet	11	F. Lapensee	47.50	U. Chartrand	19.00
	5	Cumberland	8	John McMillan	52.60	John McMillan (*Act'g*)	70.95
	6	Embrun	12	J. A. Lacombe	48.41	L. J. Des Rosiers	23.40
	7	Hawkesbury	89	Mrs. M. A. B. Roy	350.30	J. H. Gelineau	218.95
	8	Fournier	5	Leonard Presley	49.87		
		St. Bernardin, R.R. 2				Ira Gates	47.30
	9	Lefaivre	6	J. D. Preseault	20.00		
		Alfred				L. Lamarche	42.15
	10	Rockland	13	Lucien Regnier	149.75	A. Therrien	114.70
	11	Casselman	3	J. L. Quesnel	23.30		
		Limoges				A. L. MacDonald	22.75
Prince Edward	1	Picton	46	H. R. Way	297.17	H. J. Ringer	221.35
	5	Wellington	29	A. E. Marvin	142.90	A. E. Marvin	154.05
Rainy River	1	Fort Frances	57	Mrs. C. E. Hollands	265.50	Mrs. C. E. Hollands (*Act'g*)	110.56
	2	Emo	(No rep't)	E. T. McComb	(No report)		(No report)
	3	Rainy River	11	D. A. McQuarrie (*Act'g tem*)	35.35	D. A. McQuarrie	29.50
Renfrew	1	Pembroke	165	Arthur Collins	658.30	A. E. Storie	348.40
	2	Beachburg	2	James Bennie	9.64	J. H. Valliant (*Act'g*)	25.20
	3	Renfrew	160	A. J. Devine	629.85	J. J. McNulty	629.78
	4	Arnprior	47	R. A. Jeffery (*Act'g*)	218.77	A. S. McLaren	132.05
	5	Eganville	(No report)	R. C. Stuart	(No report)	R. C. Stuart	(No report)
	6	Cobden	11	H. G. McGinn	70.85	W. J. McKay	69.65
	7	Killaloe Station	31	P. J. Harrington	144.24	W. O'Kum	143.26
Simcoe	1	Barrie	74	Wm. M. Dinwoody	344.25	Wm. M. Dinwoody	481.40
	2	Bradford	33	C. W. Jackson	135.60	C. W. Jackson	64.35
	3	Beeton	17	B. Wright	114.04	D. W. Watson	65.60
	4	Collingwood	94	W. F. Toner	369.46	Hugh McLean	227.55
	5	Craighurst	15	T. C. Craig	71.55		
		Hillsdale				T. C. Craig (*Act'g*)	64.05
	6	Orillia	310	A. E. Smith	1,548.55	W. D. Craw	875.44
	7	New Lowell	30	Mrs. R. Carter (*Act'g*)	122.98	Oscar Rowe	121.75
	8	Alliston	38	D. J. Gallaugher	157.96	G. Armstrong (*Act'g*)	138.65

	10	Coldwater	37	C. M. Robinson	138.45	W. E. Jackman	102.91
	11	Midland	207	James A. Clarkson	927.35	James A. Clarkson	468.12
Stormont, Dundas and Glengarry	2	Alexandria	37	P. J. Morris	150.65	P. J. Morris (*Act'g*)	111.55
		Lancaster				Francois Major	130.90
		Williamstown					
	3	Cornwall	611	J. F. Denneny	2,254.08	A. D. Snetsinger	1,372.28
	4	Aultsville	7	A. A. Morrison	47.50	E. MacDougall	2.00
	5	Morrisburg	8	M. A. Campbell	61.50	R. L. Duval	48.95
	6	Iroquois	57	W. E. Fitzsimmons	184.70	R. Mustard	136.95
	7	Hallville	4	Edward Bush	39.53		
		(Mountain R.R. 2)				Ivan Christie	42.70
	8	Finch	16	A. M. McDougall	86.05		
		Berwick				Wm. Legault (*Act'g. temp*)	60.65
	10	Chesterville	47	Keith Nash	180.95	D. A. McDonald	160.25
	11	Moose Creek	3	M. MacLeod	13.00	Wm. Legault	36.81
	12	Maxville	11	Mrs. J. A. (Jean) Munroe	59.95	John H. MacKillican	53.05
Sudbury	1	Sudbury	1,407	D. Cameron	4,904.30	J. C. Gravelle	2,940.55
		Foleyet				F. M. Lincker	(Nil)
	3	Webbwood	26	J. C. McMillan	125.39	F. A. VanNorman	131.80
	4	Warren	13	R. H. Wilson	81.58	R. H. Wilson (*Act'g*)	52.90
		Noelville				D. Geroux	(No report)
	5	Chapleau	88	Mrs. M. E. Morris	281.50	P. E. Scott	96.30
Temiskaming	1	Haileybury	40	H. R. Jenkins	168.75	H. E. Blackwall	80.85
	2	New Liskeard	30	J. H. Brown	141.70	Thos. R. Mills (*Act'g*)	112.45
	3	Englehart	20	A. J. Catt	123.20	Wm. McPherson	61.58
		Elk Lake					(No report)
	4	Kirkland Lake	384	W. J. Cook	1,465.40	E. C. Carmichael	728.25
	5	Larder Lake	71	Mrs. A. M. Mageau	376.00	D. W. Rogers (*Act'g*)	335.52
Thunder Bay	1	Port Arthur	413	Miss P. C. Mitchell	1,659.85	John A. Richmond	1,344.23
	2	Nipigon	7	W. L. Wade	43.00	W. L. Wade (*Act'g. temp*)	42.00
	3	Fort William	698	Thomas Dow	2,720.25	John Scott	1,966.80
	4	Schreiber	31	C. C. Skinner	146.60	C. C. Skinner	82.65
	5	Geraldton	66	Leonard Dreany	227.07	D. W. Rose	105.95
		Hornepayne				C. H. Kivell	(No report)
Victoria	2	Fenelon Falls	22	J. J. Stewart	116.30	D. A. Armstrong	57.10
	5	Lindsay	204	Wesley Mason	880.19	W. J. Hussey	(No report)
	7	Kirkfield	6	J. O. McInnis	38.60	Joseph McEnery	36.90

DIVISION COURTS, ONTARIO (*Concl'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Waterloo	1	Kitchener	1,015	Carl E. Pequegnat	4,007.10	John R. Smithson	2,087.88
	2	Preston	141	H. G. Marshall	559.95		
		Hespeler				H. G. Marshall (*Act'g. temp*)	321.50
	3	Galt	318	Mrs. H. G. Clarke	1,118.85	Mrs. H. G. Clarke (*Act'g. tm*)	534.70
	4	New Hamburg	21	L. W. Ritz	97.30	E. F. Scherer	139.85
	5	Linwood	12	John Heinbuch	48.45	Elmer Schott	31.30
	6	Conestogo	14	O. A. Huehn	64.20	H. Holle	76.65
Welland	1	Welland	623	H. J. Reilly	3,454.45	W. E. Taylor	1,774.55
	3	Fort Erie N.	172	Dr. A. Collins	736.65	N. J. Clayton	565.35
	4	Niagara Falls	988	E. M. McMurray	3,999.03	A. H. Collett	2,119.25
	5	Thorold	114	D. J. C. Munro	305.03	M. Petrick	186.58
	6	Port Colborne	274	A. P. McAvoy	1,136.09	Fred Davies (*Act'g. temp*)	638.10
Wellington	1	Guelph	739	R. D. Stewart	2,818.35	C. L. Kearns	1,487.25
	2	Puslinch	9	W. A. Nicoll	73.00	W. A. Nicoll	55.85
	4	Fergus	39	J. F. Beattie	194.80	J. F. Beattie (*Act'g*)	97.75
	5	Erin	2	Ewart Speirs	51.75	Ewart Speirs	38.60
	7	Drayton	21	B. R. Amy	107.05	M. S. Kelley	99.97
	8	Arthur	35	G. F. Smith	143.20	W. R. B. Tindale	74.65
	10	Harriston	29	C. L. Eedy	235.85	M. Neil	170.90
	11	Mount Forest	58	John A. Calder	223.90	John A. Calder (*Act'g*)	138.15
Wentworth	1	Hamilton (49 Main St. E.)	1,491	Miss K. M. White	6,270.95	A. B. Doughty	3,575.39
	2	Dundas	38	J. A. Dickson	181.20	C. H. Lampkin	198.70
	3	Waterdown	58	M. Williamson	333.50	A. J. Lovejoy	73.93
	4	Lynden	17	A. R. Mannen	142.50	C. H. Lampkin	115.90
	9	Hamilton (Ct. House)	1,474	R. C. Gardner	5,189.85	E. J. Kelly	3,273.23
York	1	Toronto (City Hall)	3,573	F. G. J. McDonagh (*a*)	17,428.70	Chas. H. Evans (600 Bay St) F. F. Fowke (430 Bay St.)	5,437.79 5,422.16
	2	Markham	12	A. P. Graham	121.55	E. Wurm	137.95
	3	Richmond Hill	59	J. R. Herrington	265.15	L. E. Clement	285.10
	4	Newmarket	56	F. S. Thompson	261.05	G. W. Curtis	196.39
	5	Sutton	18	M. O. Tremayne	97.95	T. R. Ardill	45.70

6	Aurora	48	W. H. Taylor	216.93	H. E. Teasdale	175.56
7	Woodbridge	(No rep't)	C. F. Lewis	(No report)	C. F. Lewis	(No report)
8	W. Toronto (2881 Dundas St. W.)	1,919	J. C. McFarlane	9,904.90	W. T. Bailey	6,985.77
9	Birch Cliff (299 Main St., Toronto)	1,978	W. T. Kenny	7,037.30	H. Saunders	4,259.49
11	New Toronto (877 Lake Shore Rd.)	103	Miss G. A. Coffey (*b*)	549.95	(*Resigned*)	281.40

(*a*) F. G. J. McDonagh, resigned.
(*b*) Miss G. A. Coffey, resigned.

Appointments

APPOINTMENTS

SHERIFFS, LOCAL REGISTRARS, DEPUTY REGISTRARS, COUNTY AND DISTRICT COURT CLERKS AND SURROGATE REGISTRARS

Lachlan Daniel MacCallum, of Kenora, Sheriff in and for the District of Kenora, to be Local Registrar of the Supreme Court, Registrar of the Surrogate Court and Clerk of the District Court in and for the said District of Kenora, effective from January 1, 1945.—*Gazette, 6th Jan., 1945.*

Arthur Poulter, of Chatham, to be Sheriff in and for the County of Kent, effective from January 1, 1945.—*Gazette, 6th Jan., 1945*

Audrey M. Kennedy to be Deputy Local Registrar of the Supreme Court, Deputy Registrar of the Surrogate Court and Deputy Clerk of the County Court in and for the County of Grey.—*Gazette, 22nd Sept., 1945.*

Rita O'Hara, of Haileybury, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court in and for the District of Temiskaming.—*Gazette, 20th Oct., 1945.*

F. C. Richardson, Barrister-at-Law, of Cobourg, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the Court and Registrar of the Surrogate Court in and for the United Counties of Northumberland and Durham.—*Gazette,20th Oct., 1945.*

William Alexander McMitchell, of Sudbury, to be Local Registrar of the Supreme Court, Clerk of the District Court and Registrar of the Surrogate Court in and for the District of Sudbury.—*Gazette. 10th Nov., 1945.*

William Herbert Waugh, of Niagara Falls, to be Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Welland.—*Gazette, 10th Nov., 1945.*

J. Douglas Conover, Barrister-at-Law, of the City of Toronto, to be Sheriff in and for the City of Toronto and the County of York.—*Gazette, 1st Dec., 1945.*

Chester Henry Wood, of the City of Kingston, to be Sheriff in and for the County of Frontenac, in the room and stead of Mr. F. R. Davies, resigned. —*Gazette, 8th Dec., 1945.*

Herbert Jones Colliver, of Picton, to be Sheriff, Local Registrar of the Supreme Court in and for the County of Prince Edward.—*Gazette, 29th Dec., 1945.*

Robert Henry Sloan, of the City of Ottawa, to be Sheriff in and for the County of Carleton.—*Gazette, 29th Dec., 1945.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

John William Forde, Barrister-at-Law, of Smith's Falls, to be Acting Crown Attorney and Acting Clerk of the Peace in and for the County of Lanark, effective from January 1, 1945.—*Gazette, 6th Jan., 1945.*

J. A. B. Dulmage, Barrister, of Smith's Falls, to be Crown Attorney and Clerk of the Peace in and for the County of Lanark, effective from April 1st, 1945, in the room and stead of J. W. Forde, Acting Crown Attorney and Clerk of the Peace.—*Gazette, 21st Apr., 1945.*

F. C. Powell, to be Crown Attorney and Clerk of the Peace in and for the District of Parry Sound, in the room and stead of Mr. H. E. Stone, K.C., deceased.—*Gazette, 11th Aug., 1945.*

Charles C. Middlebro, Barrister-at-Law, of Owen Sound, to be Crown Attorney and Clerk of the Peace in and for the County of Grey.—*Gazette, 22nd Sept., 1945.*

J. Al. Kennedy, Barrister, Windsor, Ontario, to be Assistant Crown Attorney for the County of Essex.—*Gazette, 29th Sept., 1945.*

LOCAL MASTERS, S.C.O., COUNTY AND SURROGATE JUDGES

His Honour Judge J. J. Coughlin, Senior Judge of the County Court of the County of Essex, to be Local Master of the Supreme Court for the County of Essex in the room and stead of Mr. F. A. Landriau, resigned.—*Gazette, 2nd June, 1945.*

His Honour, Judge J. F. P. Birnie, Judge of the County Court for the County of Bruce, to be Judge of the Surrogate Court and Local Master of the Supreme Court in and for the said County of Bruce.—*Gazette, 23rd June, 1945.*

His Honour Judge George E. Brennan, Judge of the County Court for the United Counties of Stormont, Dundas and Glengarry, to be Judge of the Surrogate Court and Local Master of the Supreme Court in and for the said United Counties of Stormont, Dundas and Glengarry.—*Gazette, 23rd June, 1945.*

His Honour Judge G. A. P. Brickenden, Judge of the County Court for the County of Norfolk, to be Judge of the Surrogate Court and Local Master of the Supreme Court in and for the said County of Norfolk.—*Gazette, 23rd June, 1945.*

His Honour Judge Harold D. Lang, Judge of the County Court for the County of Perth, to be Judge of the Surrogate Court in and for the said County of Perth.—*Gazette, 23rd June, 1945.*

His Honour William G. Owens, to be continued as Judge of the Surrogate Court for the County of Bruce to May 31st, 1945, pursuant to section 6 of The Surrogate Courts Act.—*Gazette, 23rd June, 1945.*

His Honour Judge A. H. Dowler, Junior Judge of the District Court for the District of Thunder Bay, to be Judge of the Surrogate Court and Local Master of the Supreme Court for the District of Thunder Bay.—*Gazette, 21st July, 1945.*

His Honour, Judge William W. Crow, Judge of the District Court for the District of Rainy River, to be Judge of the Surrogate Court and Local Master of the Supreme Court for the District of Rainy River.—*Gazette, 29th Sept. 1945.*

His Honour, Judge W. S. Lane, Judge of the County Court for the County of Prince Edward, to be Judge of the Surrogate Court and Local Master of the Supreme Court for the County of Prince Edward.—*Gazette, 29th Sept., 1945.*

His Honour Judge S. L. Smoke, Judge of the County Court for the County of Peterborough, to be Local Master of the Supreme Court for the County of Peterborough.—*Gazette, 20th Oct., 1945.*

MAGISTRATES AND DEPUTY MAGISTRATES

Sherburne Tupper Bigelow, Barrister-at-Law of the City of Toronto to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario, effective from January 1, 1945.—*Gazette, 6th Jan., 1945.*

Walter H. Russell, of Port Arthur, to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 10th Mar., 1945.*

W. F. Woodliffe, a Magistrate for the Province of Ontario, be designated as a Member of the Board of Commissioners of Police for the City of Sudbury for the period June 27th to August 31st, 1945.—*Gazette, 21st July, 1945.*

Harry Burville of Hamilton, to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 4th Aug., 1945.*

Gordon R. Foster, Barrister-at-Law, of the Town of Barrie, to be Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 1st Dec., 1945.*

Austin Richard Michael O'Connor, K.C., of the City of Ottawa, to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 29th Dec., 1945.*

JUVENILE COURT JUDGES AND PROBATION OFFICERS

E. C. Facer, Judge of the Juvenile Court for the District of Sudbury, to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 29th Dec., 1945.*

LOCAL MASTERS OF TITLES AND REGISTRARS OF DEEDS

Herbert James Davis, V.S., of Aylmer, to be Registrar of Deeds in and for the Registry Division of the County of Elgin in the room and stead of Mr. E. B. Miller, deceased, effective from January 1, 1945.—*Gazette, 6th Jan., 1945.*

Bernice Coyne, Deputy Registrar of Deeds in and for the Registry Division of the County of Elgin, to be Local Master of Titles in and for the said County of Elgin also, effective from January 1, 1945.—*Gazette, 6th Jan., 1945.*

J. C. Busby, of Walkerton, Ontario, to be Registrar of Deeds in and for the Registry Division of the County of Bruce in the room and stead of Mr. Milton Alexander, deceased.—*Gazette, 21st July, 1945.*

Shirley A. K. Logan, Barrister-at-Law, Sarnia, Ontario, to be Acting Registrar of Deeds in and for the Registry Division of the County of Lambton, pro tempore, in the room and stead of Mr. J. B. Palmer, deceased.—*Gazette, 22nd Sept., 1945.*

Joseph Leopold Rochon, to be Registrar of Deeds for the Registry Division of the County of Prescott, in the room and stead of Mr. H. M. Mooney, deceased.—*Gazette, 29th Sept., 1945.*

N. L. LeSueur, K.C., of Sarnia, to be Registrar of Deeds in and for the Registry Division of the County of Lambton.—*Gazette, 10th Nov., 1945.*

Hugh Cameron, of Bowmanville, to be Registrar of Deeds in and for the Registry Divisions of East and West Durham.—*Gazette, 29th Dec., 1945.*

John McDonald Roberts, to be Registrar of Deeds in and for the Registry Division of the County of Huron.—*Gazette, 29th Dec., 1945.*

CORONERS

Dr. William Henry Butt to be an Associate Coroner in and for the the City of Toronto, in the room and stead of Dr. George H. Gardiner, deceased.—*Gazette, 13th Jan., 1945.*

Dr. William Clayton Tweedie, of Rockland, to be a Coroner in and for the United Counties of Prescott and Russell.—*Gazette, 13th Jan., 1945.*

Dr. Joseph McCammon, of Madsen, to be a Coroner in and for the District of Kenora.—*Gazette, 13th Jan., 1945.*

Dr. Hamlet D. Thompson, of Arkona, to be Coroner in and for the County of Lambton in the room and stead of Dr. George W. Robinson, deceased.—*Gazette, 13th Jan., 1945*

Maurice Daniel Baker, of New Toronto, to be a Coroner in and for the County of York.—*Gazette, 10th Feb., 1945.*

Dr. Orton James Newell, 323 Wentworth Street South, Hamilton, to be an Associate Coroner for the City of Hamilton.—*Gazette, 10th Feb., 1945.*

Dr. Robert Benjamin Eustace Wilson of Uxbridge, to be a Coroner in and for the County of Ontario.—*Gazette, 10th Feb., 1945.*

Dr. Charles A. Galloway, of Woodville, Ontario, to be a Coroner in and for the Counties of Victoria and Ontario.—*Gazette, 10th Mar., 1945.*

Dr. David Almond Monteith, of Camlachie, Ontario, to be a Coroner in and for the County of Lambton.—*Gazette, 10th Mar., 1945.*

Dr. Robert Alan Dowd, of Osgoode, Ontario, to be a Coroner in and for the Counties of Carleton and Russell.—*Gazette, 31st Mar., 1945.*

Dr. Charles Gregory Johnstone, of Gravenhurst, to be a Coroner in and for the District of Muskoka.—*Gazette, 31st Mar , 1945.*

Dr. J. P. Frank Williams, 550 Palmerston Boulevard, Toronto, Ontario, to be an Associate Coroner in and for the City of Toronto.—*Gazette, 31st Mar., 1945.*

Dr Edwin Seymour Copeman, of Simcoe, to be a Coroner in and for the County of Norfolk —*Gazette, 14th Apr., 1945*

Dr. Alan Bart Jackson, of Simcoe, to be a Coroner in and for the County of Norfolk.—*Gazette, 14th Apr., 1945.*

Dr. Charles Gordon Powers. of Preston, to be a Coroner in and for the County of Waterloo in the room and stead of Dr. J. S. Hogg, deceased —*Gazette, 14th Apr., 1945.*

Dr. George Edward Young, of Chapleau, to be a Coroner in and for the District of Sudbury.—*Gazette, 14th Apr., 1945.*

Dr. Wilfred Lawrence Maguire, of Port Dalhousie, to be a Coroner in and for the County of Lincoln —*Gazette, 2nd June, 1945*

Dr. Bertrand Blake Horton, of Thornton, to be a Coroner in and for the County of Simcoe.—*Gazette, 2nd June, 1945.*

Dr. Charles William Carr, of Cookstown, to be a Coroner in and for the County of Simcoe.—*Gazette, 2nd June, 1945.*

Dr. Arthur Archibald Overholt, of Brantford, to be a Coroner in and for the County of Brant.—*Gazette, 2nd June, 1945.*

Dr. Charles Joseph Austin, of Enniskillen, to be a Coroner in and for the United Counties of Northumberland and Durham.—*Gazette, 25th Aug., 1945.*

Dr. George Edward Young, of Chapleau, Ontario, to be Coroner in and for the District of Algoma.—*Gazette, 29th Sept., 1945.*

Dr. William Ward Baker, of Campbellford, to be a Coroner in and for the United Counties of Northumberland and Durham.—*Gazette, 10th Nov., 1945.*

Dr. Erle Grant Berry, of Merlin, to be a Coroner in and for the County of Kent —*Gazette, 10th Nov., 1945.*

Dr. Gilles Desmarais, of Sudbury, to be a Coroner in and for the District of Sudbury.—*Gazette, 10th Nov., 1945.*

Dr. Robert Morrison Mitchell, of Sudbury, to be a Coroner in and for the District of Sudbury.—*Gazette, 10th Nov., 1945.*

Dr. Harold Chester Nash, of Sudbury, to be a Coroner in and for the District of Sudbury.—*Gazette, 10th Nov., 1945.*

Dr. James Russell Scott, of Belleville, to be a Coroner in and for the County of Hastings.—*Gazette, 10th Nov., 1945.*

Dr. Wilfrid Raymond Crowe, of Lindsay, to be a Coroner in and for the County of Victoria and the Provisional County of Haliburton.—*Gazette, 22nd Dec., 1945.*

Dr. Kenneth Burton Waller, of Rockwood, to be a Coroner in and for the County of Wellington.—*Gazette, 22nd Dec., 1945.*

DIVISION COURT CLERKS AND BAILIFFS

Donald Jackson Gallaugher, of Alliston, to be Clerk of the Eighth Division Court of the County of Simcoe.—*Gazette, 6th Jan., 1945*

John Joseph McNulty, of Renfrew, to be Bailiff of the Third Division Court of the County of Renfrew.—*Gazette, 6th Jan., 1945.*

William Alexander Simpson, of Milverton, to be Bailiff of the Fifth Division Court of the County of Perth.—*Gazette, 6th Jan., 1945.*

Rachel J. Thomson, of Sharbot Lake, to be Clerk of the Sixth Division Court of the County of Frontenac.—*Gazette, 6th Jan., 1945.*

Ivan J. French, of Elora, to be Clerk and Bailiff of the Sixth Division Court of the County of Wellington.—*Gazette, 13th Jan., 1945.*

Charles W. Jackson, of Bradford, to be Clerk and Bailiff of the Second Division Court of the County of Simcoe.—*Gazette, 13th Jan , 1945.*

Wallace Reid to be Clerk of the Eighth Division Court of the County of Lambton, in the room and stead of Mrs. Florence Reid, resigned.—*Gazette, 20th Jan., 1945*

John Arthur Foster, of Amherstburg, to be Bailiff of the Second Division Court of the County of Essex.—*Gazette, 10th Feb., 1945.*

George K. Armstrong, of Teeswater, to be Bailiff of the Second Division Court of the County of Bruce.—*Gazette, 10th Feb., 1945.*

John Good, of Teeswater, to be Clerk of the Second Division Court of the County of Bruce.—*Gazette, 10th Feb., 1945.*

Isaac Kipfer, of Milverton, to be Bailiff of the Fifth Division Court of the County of Perth.—*Gazette, 10th Feb., 1945.*

Jean-Louis Quesnel, of Casselman, Ontario, to be Clerk of the Eleventh Division Court of the United Counties of Prescott and Russell at Casselman.—*Gazette, 10th Mar., 1945*

Melvin Samuel Kelley, of Drayton, Ontario, to be Bailiff of the Seventh Division Court of the County of Wellington.—*Gazette, 24th Mar., 1945.*

John Alfred Blackburn, of Smiths Falls, Ontario, to be Clerk of the Fourth Division Court of the County of Lanark in the room and stead of William E. Halpin, deceased.—*Gazette, 31st Mar., 1945.*

John Noble Carpenter, of Simcoe, Ontario, to be Bailiff of the First Division Court of the County of Norfolk.—*Gazette, 31st Mar., 1945.*

Thomas Mervin Horne, of Parry Sound, to be Bailiff of the First Division Court of the District of Parry Sound in the room and stead of Mr. Neil Donald MacKay, deceased.—*Gazette, 31st Mar., 1945.*

George Webster Aiken, of Red Lake, to be Bailiff of the First Division Court of the District of Kenora in the room and stead of Mr. E. S. Callaghan, on active service Overseas.—*Gazette, 14th Apr., 1945.*

John H. MacKillican, of Maxville, to be Bailiff of the Twelfth Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 21st Apr., 1945.*

Wilfred I. Field, of Clarksburg, to be Clerk of the Fourth Division Court of the County of Grey in the room and stead of Mr. Bruce Hamilton, deceased.—*Gazette, 28th Apr., 1945.*

Howard Giles, of Almonte, Ontario, to be Clerk of the Fifth Division Court of the County of Lanark —*Gazette, 19th May, 1945.*

William John Maynard, of Emsdale, Ontario, to be Bailiff of the Fourth Division Court of the District of Parry Sound.—*Gazette, 19th May, 1945.*

Dr. A. Collins, of Fort Erie North, to be Clerk of the Third Division Court of the County of Welland.—*Gazette, 2nd June, 1945.*

George Wesley Lawson, of Exeter, to be Clerk of the Fifth Division Court of the County of Huron.—*Gazette, 7th July, 1945.*

Joseph Frederick Whitmore, of Coe Hill, Ontario, to be Acting Clerk of the Second Division Court of the County of Hastings.—*Gazette, 21st July, 1945.*

N. Dugald Harkin of Fournier, to be Clerk of the Eighth Division Court of the United Counties of Prescott and Russell.—*Gazette, 28th July, 1945.*

Grant R. Symons of Teeswater, to be Bailiff of the Second Division Court of the County of Bruce.—*Gazette, 28th July, 1945.*

E. T. Nayler, of Madoc, to be Clerk of the Sixth Division Court of the County of Hastings as of September 1st, 1945.—*Gazette, 25th Aug., 1945.*

Mrs. Maud Evans Humphrey, of Cayuga, Ontario, to be Clerk of the Second Division Court of the County of Haldimand.—*Gazette, 13th Oct., 1945.*

Stanley George Humphries, of Glencoe, Ontario, to be Clerk of the Fifth Division Court of the County of Middlesex.—*Gazette, 13th Oct., 1945.*

Charles William Black Tait, of Bowmanville, to be clerk of the First Division Court of the United Counties of Northumberland and Durham.—*Gazette, 13th Oct., 1945.*

Cyril Bowes, of Tillsonburg, Ontario, to be Bailiff of the Sixth Division Court of the County of Oxford.—*Gazette, 13th Oct., 1945.*

John Chester Wheildon, of Wiarton, Ontario, to be Bailiff of the Eighth Division Court of the County of Bruce.—*Gazette, 13th Oct., 1945.*

George A. Linton, of Uxbridge, Ontario, to be Clerk and Bailiff of the Fourth Division Court of the County of Ontario.—*Gazette, 20th Oct., 1945.*

Roy Charles Robinson, of Bancroft, Ontario, to be Bailiff of the Twelfth Division Court of the County of Hastings.—*Gazette, 10th Nov., 1945.*

Douglas Wilfred Rogers, of Larder Lake, Ontario, to be Acting Bailiff of the Fifth Division Court of the District of Temiskaming.—*Gazette, 10th Nov., 1945.*

James Andrew Dickson, Dundas, Ontario, to be Clerk of the Second Division Court of the County of Wentworth.—*Gazette, 24th Nov., 1945.*

William Charles Gould, Petrolia, Ontario, to be Clerk of the Eighth Division Court of the County of Lambton.—*Gazette, 24th Nov., 1945.*

Eli Lawson, of Crediton, Ontario, to be Bailiff of the Eleventh Division Court of the County of Huron.—*Gazette, 24th Nov., 1945.*

John Clifford Steen, London, Ontario, to be Clerk of the First Division Court of the County of Middlesex.—*Gazette, 24th Nov., 1945.*

Edgar Llewellyn Daniell, of Kirkland Lake, Ontario, to be Clerk of the Fourth Division Court of the District of Timiskaming.—*Gazette, 1st Dec., 1945.*

Joseph Henry Young, of Cayuga, Ontario, to be Bailiff of the Second Division Court of the County of Haldimand.—*Gazette, 1st Dec., 1945.*

C. Milton Davison, of Belleville, Ontario, to be Clerk of the First Division Court of the County of Hastings.—*Gazette, 8th Dec., 1945.*

Balfour Vader, of Bancroft, Ontario, to be Clerk of the Twelfth Division Court of the County of Hastings.—*Gazette, 22nd Dec., 1945.*

Robert Patterson, of Meaford, Ontario, to be Bailiff of the Third Division Court of the County of Grey.—*Gazette, 22nd Dec., 1945.*

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SIXTY-SEVENTH

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE PROVINCE OF

ONTARIO

1946

(BUSINESS OF 1945)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

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1946

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable Leslie E. Blackwell, K.C., M.P.P.
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Sixty-seventh Annual Report of the Superintendent of Insurance for the year 1946 (business for the year ended December 31, 1945). This Report includes the Preliminary Tables respecting 1945 business as printed under date May 28, 1946.

The Report is arranged in four divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

I. Annual Statements
II. Annual Statement Abstracts
III. Statistical Tables
IV. Appendices

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all joint-stock and cash-mutual fire insurance companies and fraternal societies not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division IV includes, as "Appendices," certain miscellaneous information and a review of certain legislation enacted at the 1946 session of the Legislative Assembly of this Province.

Life Insurance

There were 43 companies licensed to write life insurance in Ontario as of December 31, 1945, two companies being newly licensed during 1945. There are now 28 Canadian, 6 British and 9 American companies licensed.

Premium income received from Ontario policyholders increased $9,607,000 in 1945 to a total of $130,183,000. This compares with increases of $6.8, $7.8 and $7.3 million in 1944, 1943, 1942 respectively. These premiums have been increasing steadily since 1935, when they amounted to $87 million.

Premiums on all types of insurance increased again this year, with ordinary assurances increasing $6.8 million. Income from annuities increased $1.3 million to a total of $12,464,000.

A comparative summary of premium income for the past five years is as follows:

	1945	1944	1943	1942	1941
Net Premium Income:					
Assurances: Ordinary	$86,815,482	$79,999,629	$76,482,123	$71,080,352	$67,228,107
Assurances: Industrial	23,830,052	22,722,059	21,401,105	20,740,238	19,135,278
Assurances: Group	7,069,713	6,688,918	6,029,298	5,726,206	4,566.469
Annuities	12,464,041	11,164,415	9,853,197	8,392,614	7,702,159
Sinking Fund Policies	3,702				
TOTALS	$130,182,990	$120,575,021	$113,765,723	$105,939.410	$98,632.013

Disbursements to policyholders in Ontario and their beneficiaries increased from $66,447,000 in 1944 to $70,356,000 in 1945. Amounts paid out in surrender values, which have consistently decreased in each of the years since 1939, when they amounted to $24.3 million, have this year increased by $1.4 million to $10.7 million. Death claims in 1945 were approximately the same as in 1944, and dividends paid to policyholders increased $1.1 million to $13.2 millions.

The following is an analysis of disbursements to Ontario policyholders and their beneficiaries during 1945 and 1944:

	1945				TOTAL FOR 1944
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	
ASSURANCE CONTRACTS					
Death Claims	$21,208,121	$3,714,777	$4,205,959	$29,128,857	$29,286,153
Matured Endowments	8,323,639	3,845,405		12,169,044	11,130,084
Surrender Values	7,501,863	3,314,728	5,963	10,822,554	9.885,505
Disability Claims	706,528	38,774	375,873	1,121,175	953,623
Dividends	10,072,855	2,608,669	433,291	13,114,815	12.011,365
	$47,813,006	$13,522,353	$5,021,086	$66,356,445	$63.266,730
ANNUITY CONTRACTS					
Payments to Annuitants	$1,620,443	$15	$363,726	$1,984,184	$1,811.316
Surrender Values	879,472		452,981	1,332,453	877,817
Death Benefits	490,924		26,225	517,149	334.134
Disability Claims	5,863		26,822	32,685	35,701
Dividends	133,794			133.794	120,965
	$3,130,496	$15	$869,754	$4,000,265	$3.179,933
GRAND TOTAL	$50,943,502	$13,522,368	$5,890,840	$70,356,710	$66,446.663
Payments in Respect of Sinking Fund Contracts				133	500
TOTALS				$70,356.843	$66,447,163

New business written in the Province of Ontario during 1945 amounted to $450,325,000, which represents an increase of $50 million over the figure for 1944. There has been an increase in the new business written each year since 1940, when the figure was $276 million. There was a slight increase in the number of policies issued in 1945, but the amount of the average new policy written has increased to $1,578 in 1945 as compared with $1,448 in 1944

Insurance in force in the Province of Ontario has increased in 1945 by $277 millions to an amount of $4,536 millions. During the six war years since 1939, insurance in force has increased $1,404 millions from a figure of $3,132 millions in 1939.

A comparative summary of new insurance issued and in force as at December 31 for the years 1941 to 1945 inclusive is given below:

Policies in Ontario	1945	1944	1943	1942	1941
New Issued:					
Number	285,333	276,438	286,021	289,223	258,945
Amount	$450,325,320	$400,410,498	$398,212,328	$367,966,881	$276,659,803
Average Policy	$1,578	$1,448	$1,392	$1,272	$1,018
In Force Dec. 31:					
Number	3,386,766	3,270,453	3,160,081	3,050,018	2,829,575
Amount	$4,536,796,251	$4,259,471,378	$3,997,471,647	$3,714,400,345	$3,252,147,913
Average	$1,339	$1,302	$1,265	$1,217	$1,149

Fraternal Insurance

There were forty-five Fraternal Societies licensed to operate in the Province of Ontario as at December 31, 1945, which is an increase of one over last year.

Total premiums and dues collected from members in 1945 again showed an increase, being $2,768,000 in 1945 as compared with $2,603,000 in 1944. These premiums have shown some increase in each year since 1941, when they amounted to $2,393,000.

Disbursements to policyholders and beneficiaries (excluding expenses) amounted to $3,133,000 in 1945 as compared with $3,214,000 in 1944.

New business written in 1945, both Adult and Juvenile, amounted to $9,605,000 as compared with $7,948,000 in 1944. The amount of new business written has increased in each year since 1941. Mortuary certificates in force (Adult and Juvenile) in Ontario in 1945 amounted to $87,695,000, which represents an increase of business in force of $4,803,000 over the 1944 figure of $82,892,000.

Fire Insurance

Three hundred and twenty-eight companies had licenses to transact fire insurance in Ontario in 1945, three joint-stock companies being newly licensed during the year.

Net premiums written in Ontario by all companies in 1945 were $23,938,000, which is an increase of $923,000 over 1944. A considerable volume of mercantile and manufacturing risks were first written for terms of three years in 1941 and this business came up for renewal in 1944, with a resulting increase in the premiums written in that year. The increase in premiums written in 1945 over 1944 represents therefore a larger increase than is apparent from the figures. Premiums written in 1945 were $4,529,000 greater than those written in 1943, which was a year in which the total was not inflated by the writing of an unusual proportion of three-year business.

Net premiums earned in 1945 were $22,183,000, which represents an increase of $1,798,000 over the 1944 figure.

Total net losses incurred in Ontario in 1945 were $12,789,000, an increase of $810,000 over the figure of $11,979,000 in 1944, which compares with losses of $6,848,000 in 1939. Fire losses have shown a consistent increase during the war years, and losses in 1945 were the highest since 1932, when they were

$13,654,000. The ratio of net losses incurred in 1945 to net premiums earned is 57.65% as compared with 58.76% in 1944. Premiums earned and losses incurred for the various classes of insurers as defined by the Act are tabulated below, with the same figures for 1944. The experience of each insurer is shown in Table X, and a comparative summary appears in Table XIII on page 74.

Class	1945			1944		
	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
	$	$	%	$	$	%
Joint Stock Companies	16,221,893	9,764,337	60.19	14,465,443	8,537,214	59.02
Mutuals:						
(a) Farmers' Mutuals	1,895,631	1,007,578	53.15	1,828,971	1,142,098	62.44
(b) Associated New England Factory Mutuals	330,956	193,548	58.48	496,072	257,771	51.96
(c) Other Mutuals	936,101	423,210	45.21	922,499	538,821	58.41
Cash Mutual Insurance:						
(a) Without Share Capital	1,709,772	831,591	48.64	1,663,857	858,541	51.60
(b) With Share Capital	600,813	333,091	55.44	502,375	337,962	67.27
Reciprocal Exchanges	196,422	96,305	49.03	203,332	194,346	95.58
Lloyd's	292,004	139,371	47.73	302,600	112,590	37.21
Totals	22,183,592	12,789,031	57.65	20,385,149	11,979,343	58.76

FARMERS' MUTUAL FIRE INSURANCE

(See Abstract Tables of assets, liabilities, receipts and disbursements on pages 88 to 95; loss ratios on pages 230 and 231; and other data on pages 216 to 218.)

The farmers' mutuals had another year of favourable experience in 1945.

Net insurance in force increased $34 millions to an all-time high of $702 millions, the number of policies being up 5,336 to 217,800. The number of direct policies showed little change, with an increase of only 601 to 174,572, but the number of reinsurance policies increased sharply by 4,735, to 43,228. The average direct policy has gone up from $3,458 in 1940 to $3,838 in 1944 and $4,014 in 1945—an increase of $556, or 16%, in the past five years. In the same period, the average net direct policy has increased $363, or 11%, to $3,549 at the end of 1945. In other words, the increase of one-sixth since 1940 in the average direct policy written has been held down by a greater use of reinsurance to an increase of one-ninth in the average net retention per direct policy.

Net losses paid in 1945 amounted to $992,000—a decrease of $188,000 from the corresponding figure of 1944—and net losses incurred decreased $135,000 (11.8%) to $1,008,000. Cost of management increased $18,000 to $411,000. In terms of cents per $100 of the average net amount of insurance in force during the year, the cost of insurance decreased 2.83c. to 20.70c., consisting of a decrease of 2.80c. in loss cost (14.71c.) and a decrease of .03c. in management cost (5.99c.). This loss cost of 14.71c. is the lowest since 1909 (13.40c.). Cost of insurance to members (premiums earned) on the same basis was down .37c. to 27.67c., being further reduced to 26.87c. by $54,637 of incurred refunds from surplus.

Net premiums received increased $142,000 to $1,932,000, and net premiums earned were up $66,000 to $1,896,000. Interest earned increased $26,000 to $233,000. The ratio of net losses incurred to net premiums earned dropped from 62.44 in 1944 to 53.15 in 1945, and the ratio of management expense to net premiums earned showed a small increase from 21.46 in 1944 to 21.66 in 1945.

Aggregate surplus increased $675,000 to $6,424,000, which is equivalent to an increase of 5½c. to 91½c. per $100 of net insurance in force. Liquidity (excess of bonds and cash over net unpaid losses, borrowed money and other cash liabilities) increased $748,000 to $7,392,000, or $1.05 per $100 of net insurance in force. These figures are net after providing $55,000 for refunds from surplus, spending $13,000 on fire prevention and donating $12,000 to charitable funds. On the other hand, nearly $41,000 of profit was realized from sale of investments.

"Standard By-laws for a Farmers' Mutual" were recommended to the companies by the Department in 1945. To date, 40 companies have adopted them and most of the remaining 26 fire and 2 weather companies are preparing to adopt them at their next annual meetings. Revised standard forms of application and policy are now in use.

AUTOMOBILE INSURANCE

Four additional companies were authorized to transact automobile insurance during 1945, and there are now 179 companies licensed.

Net premiums written in 1945 were $12,674,000, an increase of $1,428,000 over the 1944 figure. These premiums showed decreases in 1942 and 1943 as a result of war-time restrictions on automobiles, but an increase of $710,000 was shown in 1944 and this expansion has continued into 1945.

Net premiums earned in 1945 were $11,996,000, which is an increase of $1,019,000 over the 1944 figure of $10,977,000.

Net losses incurred have again increased in 1945 to a figure of $6,395,000, which is $1,215,000 greater than in 1944. The ratio of these losses to net premiums earned has also increased from 47.19% in 1944 to 53.31% in 1945. This loss ratio dropped sharply in 1942, but has increased each year since then and is now approximately the same as in 1941. It is, however, less than in any of the years from 1934 to 1940. The following tabulation shows the premiums and losses from 1926 to 1945:

	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
	$	$	$	%
1926	3,743,532	3,657,994	2,037,903	55.7
1927	4,643,948	4,295,003	2,835,352	66.0
1928	6,280,675	5,670,656	3,603,260	63.5
1929	8,324,146	7,520,896	4,314,383	57.4
1930	9,361,901	8,934,508	4,378,698	49.0
1931	8,830,502	8,968,620	4,601,104	51.30
1932	7,769,765	8,017,672	3,805,268	47.46
1933	6,462,809	6,904,414	3,551,142	51.43
1934	6,931,896	6,748,426	4,007,387	59.38
1935	7,017,027	6,963,890	4,123,233	59.21
1936	7,920,609	7,553,033	4,717,954	62.46
1937	9,550,354	8,862,667	5,860,657	66.16
1938	10,409,413	10,048,543	6,043,133	60.14
1939	11,194,996	10,882,626	5,837,725	53.64
1940	12,135,244	11,750,570	6,700,382	57.02
1941	13,315,564	12,686,272	*6,751,708	53.20
1942	11,840,998	12,672,499	*5,097,897	40.23
1943	10,535,991	11,275,704	*4,709,411	41.77
1944	11,246,523	10,977,147	*5,180,653	47.19
1945	12,674,633	11,996,282	*6,395,311	53.31

*Does not include adjustment expenses.

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because insurers which are not member companies of the Canadian Underwriters' Association write approximately sixty per cent of the automobile insurance premiums reported for Ontario at "non-tariff" rates, which are generally lower than "tariff" rates.

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows net premiums written and net losses incurred (excluding adjusting expenses) for 1945 for these classes of insurance.

CLASS OF INSURANCE	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Accident—Personal	2,022,731	565,732	27.97
Accident—Public Liability	1,801,054	882,155	48.98
Accident—Employers' Liability	529,458	204,657	38.65
Accident and Sickness Combined	6,650,639	4,365,683	65.64
Aircraft	474,119	47,602	10.04
Boiler—Boiler	451,207	104,512	23.16
Boiler—Machinery	282,996	59,164	20.91
Credit	132,763	4,337	3.27
Earthquake	3,967	34	.86
Explosion	26,490	2,457	9.28
Forgery	51,855	7,178	13.84
Guarantee—Fidelity	798,546	84,939	10.64
Guarantee—Surety	377,232	44,906	11.90
Hail	657,503	36,927	5.62
Inland Transportation	797,212	329,550	41.34
Live Stock	60,668	26,762	44.11
Marine	1,334,598	706,304	52.92
Personal Property	2,668,476	1,341,297	50.26
Plate Glass	291,852	181,517	62.19
Real Property	109,894	21,647	19.70
Sickness	1,478,536	634,594	42.92
Sprinkler Leakage	3,379	1,441	42.65
Theft	831,747	393,134	47.27
Weather	5,473	2,562	46.81
Windstorm	277,750	83,964	30.23
TOTALS	22,120,145	10,133,055	45.81
TOTALS FOR 1944	19,858,631	9,624,591	48.47

Net premiums written in 1945 were $22,120,000, an increase of $2,262,000 over 1944, as compared with an increase in 1944 over 1943 of $2,630,000. Premiums for these classes of insurance have more than doubled during the war years and were $9,712,000 in 1938.

Nearly all classes have shown increases in premiums written during 1945, but the three classes, Personal Accident, Accident and Sickness Combined and Sickness have accounted for the greater part of the increase and now show a combined premium of $10,152,000, which is an increase of $1,484,000 over 1944. Personal Property insurance shows an increase of $597,000 to a total of $2,668,000 in 1945.

The total net losses incurred increased in 1945 by $509,000 to a total of $10,133,000. The ratio of net losses incurred to net premiums written has decreased from 48.47% in 1944 to 45.81% in 1945. Personal Property insurance showed a considerably improved loss ratio, decreasing from 79.83% in 1944 to 50.26% in 1945. The combined loss ratio for the three classes of Accident and Sickness insurance also showed an improvement, being reduced from 60% to 54.9%.

NEW COMPANIES

By Letters Patent under The Companies Act and dated June 19, 1946, Hastings Fire and Accident Insurance Company, Limited, with head office at the City of Belleville, was incorporated as a joint-stock insurance company to transact any class of insurance other than life insurance. The initial license under The Insurance Act was issued on July 16, 1946.

By Letters Patent dated January 30, 1946, Co-Operators' Fidelity and Guarantee Association, with head office at the City of Toronto, was incorporated as a mutual insurance corporation with an authorized guarantee capital stock of $300,000, to undertake and transact any class of insurance for which such a company may be licensed under The Insurance Act. The initial license to transact guarantee insurance was issued October 31, 1946.

ROY B. WHITEHEAD,
Superintendent of Insurance

Parliament Buildings, Toronto
December 14, 1946

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As at December 31, 1945

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Acadia Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	3
2	Aetna Casualty and Surety	Automobile and Guarantee Insurance	3
3	Aetna Insurance Company	Fire, Aircraft, Automobile (excluding insurance against liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	3
4	Aetna Life Insurance Company	Life, Accident and Sickness Insurance	3
5	Agricultural Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	4
6	Alliance Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins	4
7	Alliance Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	4
8	American Alliance Insurance	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Theft Insurance	4
9	American Automobile Fire	Automobile Insurance (excluding liability for loss or damage to persons)	4
10	American Automobile Insurance	Automobile (excluding insurance against loss or damage by fire), Accident, Employers' Liability and Public Liability Insurance.	5
11	American Central Insurance	Fire, Automobile (excluding liability for loss or damage to persons or property), Hail, Property Damage, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity	Credit Insurance	5
13	American Equitable Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins	5
14	American Home Fire Assurance	Fire, Property Damage and Sprinkler Leakage Insurance	5
15	American Insurance Company	Fire, Automobile (excluding insurance against liability for loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
16	American Surety Company	Guarantee and Theft Insurance	6
17	Anglo-Scottish Insurance Company	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
18	Arex Indemnity Company	Automobile (limited to liability for loss or damage to persons), Employers' Liability, Public Liability and Theft Insurance	6
19	Atlas Assurance Company	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft and Weather Insurance	6
20	Automobile Insurance Company	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Theft and Weather Insurance	7
21	Baloise Fire Insurance Company	Fire Insurance	7
22	Baltimore American Ins. Co.	Fire, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance	7
23	Bankers and Shippers Insurance	Fire Insurance	7
24	Beaver Fire Insurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	7
25	Bee Fire Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins	8
26	Boiler Inspection and Insurance	Boiler and Machinery Insurance	8
27	Boston Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	8
28	British America Assurance	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	8
29	British Aviation Insurance	Accident, Aircraft, Inland Transportation and Property Damage Insurance	9
30	British Canadian Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	9
31	British Crown Assurance Corp.	Fire, Sprinkler Leakage and Weather Insurance	9
32	British Empire Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	9
33	British and European Insurance	Fire, Inland Transportation, Property Damage and Theft Ins	10
34	British and Foreign Marine Ins.	Marine Insurance	10
35	British General Insurance Co.	Fire, Automobile and Property Damage Insurance	10
36	British Law Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	11
37	British Northwestern Fire Ins.	Fire, Accident, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	11
38	British Oak Insurance Co.	Fire, Automobile, Inland Transportation and Property Damage Insurance	11
39	British Traders' Insurance Co.	Fire, Automobile, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	11
40	Caledonian-American Insurance	Fire, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
41	Caledonian Insurance Company	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	12
42	California Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	12
43	Camden Fire Insurance Assoc.	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Inland Transportation, Property Damage and Sprinkler Leakage Insurance	12
44	Canada Accident and Fire Assur.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	12
45	Canada Life Assurance Company	Life Insurance	13
46	Canada Security Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	13
47	Canadian Alliance Insurance Co.	Fire Insurance	13
48	Canadian Fire Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	13
49	Canadian General Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	14
50	Canadian Home Assurance Co.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	14
51	Canadian Indemnity Company	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	16
52	Canadian Surety Company	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Insurance	16
53	Car and General Ins.	Fire, Accident, Automobile, Employers' Liability, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance	16
54	Casualty Company of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	16
55	Central Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	17
56	Central Union Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	17
57	Century Insurance Company	Fire, Accident, Aircraft, Automobile, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	17
58	China Fire Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	17
59	Citizens Ins. Co. of New Jersey	Fire, Hail, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	17
60	City of New York Insurance Co.	Fire, Hail, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	18
61	Columbia Ins. Co. of New York	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	18
62	Commercial Life Assurance	Life Insurance	18
63	Commercial Union Assur. Co.	Fire, Life, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	18
64	Confederation Life Association	Life, Accident and Sickness Insurance	19
65	Connecticut Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	19
66	Consolidated Fire and Casualty	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	19
67	Continental Casualty Company	Accident, Automobile (excluding insurance against loss or damage by fire), Employers' Liability, Plate Glass, Public Liability, Sickness and Theft Insurance	19
68	Continental Insurance Co.	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	20
69	Continental Life Insurance Co.	Life Insurance	20
70	Cornhill Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	20
71	Crown Life Insurance Company	Life Insurance	20
72	Dominion of Canada General Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	21
73	Dominion Fire Insurance Co.	Fire, Accident, Automobile, Plate Glass, Employers' Liability and Public Liability Insurance	21

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
74	Dominion Life Assurance Co.	Life Insurance	21
75	Eagle Fire Company of New York	Fire, Automobile (excluding liability for loss or damage to persons or property) and Inland Transportation Insurance	21
76	Eagle Star Insurance Company	Fire, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	22
77	T. Eaton Life Assurance Co.	Life Insurance	22
78	Empire Life Insurance Company	Life Insurance	22
79	Employers' Liability Assurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	29
80	Employers Reinsurance Corp.	Accident, Automobile (excluding insurance against loss of or damage to an automobile), Credit, Employers' Liability, Guarantee, Public Liability (excluding liability for loss or damage to property), Sickness, Theft, Workmen's Compensation (limited to contracts of reinsurance) Insurance	30
81	Ensign Insurance Company	Fire and Sprinkler Leakage Insurance	30
82	Equitable Fire and Marine Ins.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	30
83	Equitable Life Insurance Co.	Life Insurance	30
84	Essex and Suffolk Equitable Ins. Soc.	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	30
85	Eureka-Security Fire and Marine	Fire and Automobile (limited to insurance against loss of or damage to an automobile by fire or theft) Insurance	31
86	Excelsior Life Insurance Co.	Life Insurance	31
87	Excess Insurance Company	Fire Insurance	31
88	Federal Fire Ins. Co. of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	31
89	Federal Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage and Weather Insurance	31
90	Fidelity and Casualty Co. of N.Y.	Accident, Aircraft (excluding insurance against loss or damage to an aircraft by fire), Automobile (excluding insurance against loss or damage to an automobile by fire), Boiler and Machinery, Guarantee, Plate Glass, Sickness and Theft Insurance	32
91	Fidelity Ins. Co. of Canada	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation (limited to insurance of personal property), Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	32
92	Fidelity-Phenix Fire Ins. Co. of N.Y.	Fire, Automobile (excluding loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	32
93	Fire Association of Philadelphia	Fire, Automobile (excluding liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	32
94	Fire Insurance Co. of Canada	Fire, Property Damage and Sprinkler Leakage Insurance	32
95	Fireman's Fund Insurance Co.	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	33
96	Firemen's Ins. of Newark, N.J.	Fire, Automobile, Hail, Sprinkler Leakage and Weather Ins.	33
97	First American Fire Ins.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	33
98	Fonciere Fire of Paris, France	Fire Insurance	33
99	Franklin Fire Insurance Co.	Fire, Automobile (excluding loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property insurance) and Weather Insurance	33
100	General Accident Assur. Co. of Can.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	34
101	General Acc., Fire and Life Assur.	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	34
102	General Exchange Ins. Corp.	Automobile Insurance (excluding liability for loss by reason of bodily injury to the person)	34
103	General Security Ins. of Canada	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	34
104	Gibraltar Fire and Marine Ins.	Fire, Automobile (excluding loss by reason of bodily injury to the person), Hail, Inland Transportation, Property Damage, Theft (limited to personal property) and Weather Insurance	34
105	Girard Fire and Marine Ins.	Fire, Hail and Weather Insurance	35
106	Glens Falls Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	35
107	Globe Indemnity Co. of Canada	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	35
108	Grain Insurance and Guarantee	Fire, Guarantee and Theft Ins. (as a discontinuing Company)	35
109	Granite State Fire Insurance	Fire Insurance	35

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
110	Great American Indemnity Co....	Accident, Automobile (excluding loss or damage by fire or transportation), Aircraft (excluding loss or damage by fire or transportation), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness and Theft Insurance	36
111	Great American Insurance Co.	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Aircraft (excluding liability for loss or damage to persons or property), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	36
112	Great-West Life Assurance	Life, Accident and Sickness Insurance	36
113	Guarantee Company of N. America.	Guarantee, Inland Transportation (limited to personal property and excluding insurance against loss or damage by fire and theft), Property Damage and Theft Insurance	36
114	Guardian Assurance Company...	Fire, Accident, Employers' Liability, Inland Transportation, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	37
115	Guardian Insurance of Canada	Fire, Accident, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	37
116	Guildhall Insurance Company	Fire, Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	37
117	Halifax Insurance Company.. ..	Fire, Automobile, Accident, Aircraft, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	37
118	Hand-in-Hand Insurance Co.	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	38
119	Hanover Fire Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	39
120	Hartford Accident and Indemnity...	Accident, Aircraft (excluding insurance against loss or damage by fire), Automobile (excluding insurance against loss or damage by fire), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	40
121	Hartford Fire Insurance Co.	Fire, Aircraft (excluding insurance against loss by reason of bodily injury to the person), Automobile (excluding insurance against loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	40
122	Hartford Live Stock Insurance... ..	Live Stock Insurance	40
123	Hartford Steam Boiler Inspection....	Boiler and Machinery Ins. (limited to contracts of reinsurance).	40
124	Helvetia Swiss Fire	Fire Insurance	40
125	Home Assurance Co. of Canada	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	41
126	Home Fire and Marine Ins. of Calif.	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	43
127	Home Insurance Company...	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	43
128	Homestead Fire Insurance	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	43
129	Hudson Bay Insurance Co.	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	43
130	Imperial Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	43
131	Imperial Guarantee & Accident Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	44
132	Imperial Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation (limited to insurance of personal property), Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	44
133	Imperial Life Assur. Co. of Canada..	Life Insurance	44
134	Indemnity Insurance Company of N. America, Philadelphia, Pa.	Accident, Automobile (excluding loss of or damage to an automobile by fire), Guarantee, Live Stock, Plate Glass, Sickness and Theft Insurance	44
135	Indemnity Marine Assurance	Inland Transportation, Marine and Property Damage Ins.	44
136	Insurance Co. of N. America	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	45
137	International Fidelity Insurance	Guarantee Insurance (restricted to employees of Singer Sewing Machine Company)	45
138	Jersey Insurance Co. of New York..	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Sprinkler Leakage and Weather Ins.	45
139	Laurentian Life Assurance Co.	Life Insurance	45

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
140	Law, Union and Rock Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	49
141	Legal and General Assurance Soc.	Fire, Accident, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.	50
142	Liverpool & London & Globe Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	50
143	Liverpool–Manitoba Assurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	50
144	Local Government Guarantee Soc.	Fire, Property Damage and Sprinkler Leakage Insurance	50
145	London Assurance	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	51
146	London–Canada Insurance	Fire, Automobile, Hail, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	51
147	London and County Insurance	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	51
148	London Guarantee and Accident	Fire, Accident, Aircraft (excluding loss of or damage to an aircraft), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	51
149	London & Lancashire Guar. & Acc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	51
150	London and Lancashire Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	52
151	London Life Insurance Co.	Life, Accident and Sickness Insurance	52
152	London & Provincial Marine & General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	52
153	London and Scottish Assurance	Fire, Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	52
154	Loyal Protective Life Insurance	Life, Accident and Sickness Insurance	53
155	Lumbermen's Insurance Co.	Fire, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance	53
156	Manufacturers Life Insurance	Life Insurance	53
157	Marine Insurance Company	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance	53
158	Maryland Casualty Company	Accident, Aircraft (excluding insurance against loss of or damage to an aircraft), Automobile (excluding insurance against loss of or damage to an automobile by fire), Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage (limited to insurance against direct loss or damage caused by the accidental discharge, leakage or overflow of water or steam), Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	54
159	Maryland Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	54
160	Mercantile Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	54
161	Merchants Fire Assur. Corp. of N.Y.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	54
162	Merchants Fire Insurance Co.	Fire, Automobile and Inland Transportation Insurance	54
163	Merchants and Mfrs. of N.Y.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	56
164	Merchants Marine Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	57
165	Mercury Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	57
166	Metropolitan Casualty Co., N.Y.	Accident, Automobile (excluding insurance against loss of or damage to an automobile by fire and transportation), Guarantee, Plate Glass, Sickness and Theft Insurance	57
167	Michigan Fire & Marine Ins.	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Ins.	57
168	Monarch Life Assurance	Life Insurance	57
169	Montreal Life Insurance Company	Life Insurance	58
170	Monument Insurance	Fire and Automobile Insurance	58
171	Motor Union Insurance Company	Fire, Accident, Automobile, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Weather Ins.	58
172	National–Ben Franklin Fire Ins.	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Property Damage, Sprinkler Leakage and Theft (limited to personal property) Insurance	58
173	National Fire of Hartford	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland Transportation and Property Damage Insurance	58

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
174	National Liberty of America	Fire, Automobile (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	59
175	National Life Assurance Co.	Life Insurance	59
176	National–Liverpool Ins. Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	59
177	National Provincial Ins. Company	Fire, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	59
178	National Security Insurance	Fire Insurance	60
179	National Surety Corporation	Guarantee Insurance (as a discontinuing Company only)	60
180	National Union Fire of Pittsburg	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Ins.	60
181	Nationale Fire Ins. of Paris	Fire and Property Damage Insurance	60
182	Newark Fire Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Property Damage, Sprinkler Leakage and Weather Insurance	60
183	New Brunswick Fire Insurance	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	61
184	New England Fire Insurance	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Hail, Inland Transportation, Property Damage and Theft (limited to personal property) Ins.	61
185	New Hampshire Fire Insurance	Fire, Automobile and Inland Transportation Insurance	61
186	New York Fire Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	61
187	New York Underwriters	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	61
188	New Zealand Ins. Co., Auckland, N.Z.	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	62
189	Niagara Fire Insurance	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	62
190	North American Accident	Accident and Sickness Insurance	62
191	North British and Mercantile Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	62
192	North Empire Fire	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	62
193	North River Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	63
194	North West Fire Insurance	Fire and Property Damage Insurance	63
195	Northern Assurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	63
196	Northern Life Assurance	Life Insurance	63
197	Northwest Casualty Company	Accident, Automobile, Plate Glass, Public Liability and Theft Ins.	63
198	Northwestern National Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	64
199	Norwich Union Fire Insurance Soc	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	64
200	Occidental Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	64
201	Occidental Life Insurance	Life, Accident and Sickness Insurance	64
202	Ocean Accident & Guar. Corp'n	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	65
203	Pacific Coast Fire Insurance	Fire, Accident, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	65
204	Pacific Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Ins.	65
205	Palatine Insurance Company	Fire, Automobile and Property Damage Insurance	65
206	Patriotic Assurance Company	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	65
207	Pearl Assurance Company	Fire, Accident, Automobile, Guarantee, Inland Transportation, Sprinkler Leakage, Theft and Weather Insurance	66
208	Phenix Fire Insurance of Paris	Fire, Automobile and Property Damage Insurance (as a discontinuing company)	66
209	Philadelphia Fire & Marine	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	66
210	Phoenix Assurance Co.	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	66

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
211	Phoenix Insurance of Hartford	Fire, Aircraft (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	66
212	Pilot Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	67
213	Pioneer Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	69
214	Planet Assurance Company	Fire, Inland Transportation (limited to personal property), Property Damage, Sprinkler Leakage, Theft and Weather Ins.	69
215	Protective Association of Canada	Accident and Sickness Insurance	69
216	Providence Washington Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	69
217	Provincial Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	70
218	Prudential Assurance Company	Fire, Life, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	70
219	Quebec Fire Assurance Company	Fire, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	70
220	Queen City Fire Insurance Co.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	70
221	Queen Insurance Co. of America	Fire, Automobile (excluding insurance against loss by reason of bodily injury), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	72
222	Queensland Insurance	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	72
223	Railway Passengers Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	73
224	Reliance Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	73
225	Rhode Island Ins. Company	Fire, Automobile (excluding insurance against liability for loss or damage to persons), Inland Transportation (limited to personal property), Property Damage and Theft Insurance	73
226	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	73
227	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	74
228	Royal Scottish Insurance Co.	Fire, Property Damage and Sprinkler Leakage Insurance	74
229	St. Paul Fire & Marine Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	74
230	Saint Paul-Mercury Indemnity	Accident and Automobile Ins. (excluding loss or damage by fire).	74
231	Sauvegarde, La, Life Insurance	Life Insurance	75
232	Scottish Canadian Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	75
233	Scottish Insurance Corporation	Fire and Automobile Insurance	75
234	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Workmen's Compensation Insurance	75
235	Scottish Union & National Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	75
236	Sea Insurance Company	Fire, Inland Transportation, Marine, Property Damage and Weather Insurance	76
237	Security Insurance of New Haven	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	76
238	Security National Insurance	Fire Insurance	76
239	Sentinel Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	76
240	Service Fire Insurance Company	Automobile Insurance (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof)	76
241	South British Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance	77
242	Southern Insurance Company	Fire, Automobile, Employers' Liability, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	77
243	Sovereign Life Assurance	Life Insurance	77
244	Springfield Fire and Marine	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland Transportation, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance.	77
245	Standard Marine Insurance	Inland Transportation and Marine Insurance	77
246	State Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	78
247	Sterling Insurance Company	Fire Insurance	78

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
248	Sun Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	80
249	Sun Life Assurance Company	Life Insurance	80
250	Svea Fire & Life Insurance	Fire, Sprinkler Leakage and Weather Insurance (as a discontinuing company)	80
251	Switzerland General Insurance	Fire Insurance	80
252	Toronto General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	81
253	Travelers Fire Insurance	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	81
254	Travelers Indemnity Company	Aircraft (excluding liability for loss or damage by fire), Automobile (excluding liability for loss or damage by fire), Boiler and Machinery, Guarantee, Plate Glass, Public Liability and Theft Insurance	81
255	Travelers Insurance Company	Life, Accident, Aircraft (limited to liability for loss or damage to persons), Automobile (limited to liability for loss or damage to persons), Employers' Liability, Public Liability, Sickness and Workmen's Compensation Insurance	81
256	Union Assurance Society	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Ins.	82
257	Union Fire, Accident and General Ins. of Paris, France	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	82
258	Union Insurance Society of Canton	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	82
259	Union Marine & General Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	82
260	United British Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	82
261	United Firemen's Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	83
262	United States Fidelity and Guar.	Accident, Aircraft, Automobile (excluding insurance against loss of or damage to an automobile by fire), Employers' Liability, Guarantee, Plate Glass, Pulbic Liability, Sickness, Theft and Workmen's Compensation Insurance	83
263	United States Fire Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	83
264	United States Guarantee	Automobile (excluding insurance against loss of or damage to an automobile by fire or transportation), Employers' Liability, Public Liability and Theft Insurance	83
265	Urbaine Fire Ins. of Paris, France	Fire, Property Damage, Sprinkler Leakage and Weather (as a discontinuing company only)	83
266	Victory Insurance Company	Fire (limited to contracts of reinsurance)	84
267	Wellington Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	84
268	Westchester Fire Insurance	Fire, Aircraft, Automobile (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	84
269	Western Assurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	84
270	Western Life Assurance	Life Insurance	85
271	Westminster Fire Office	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	85
272	World Fire and Marine Insurance	Fire, Automobile (excluding insurance against liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	85
273	World Marine & General Ins.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	85
274	Yorkshire Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	86
275	Zurich General Acc. & Liability	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	86

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CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
	Farmers' Mutual—Fire		
1	Algoma	Fire Insurance	88
2	Amherst Island	Fire Insurance	88
3	Ayr Farmers'	Fire Insurance	88
4	Bay of Quinte Agricultural	Fire Insurance	88
5	Bertie and Willoughby Farmers'	Fire Insurance	88
6	Blanshard	Fire Insurance	88
7	Blenheim, North	Fire Insurance	88
8	Brant, County of	Fire Insurance	88
9	Canadian Millers' Mutual	Fire Insurance (limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade, also dwellings and outbuildings and contents thereof owned by such millers and grain dealers or their employees)	88
10	Caradoc Farmers'	Fire Insurance	88
11	Clinton, Township of	Fire Insurance	88
12	Culross	Fire Insurance	88
13	Dereham and West Oxford	Fire Insurance	88
14	Dorchester, North and South	Fire Insurance	88
15	Downie Mutual	Fire Insurance	88
16	Dufferin Farmers'	Fire Insurance	88
17	Dumfries, North, and Waterloo, South	Fire Insurance	88
18	Dunwich Farmers'	Fire Insurance	88
19	Easthope, South Farmers'	Fire Insurance	88
20	Ekfrid Mutual	Fire Insurance	88
21	Elma Farmers'	Fire Insurance	88
22	Eramosa Mutual	Fire Insurance	88
23	Erie Farmers'	Fire Insurance	88
24	Farmers' Central	Fire Insurance	88
25	Farmers' Union	Fire Insurance	88
26	Formosa Mutual	Fire Insurance	88
27	Germania Farmers'	Fire Insurance	88
28	Glengarry Farmers'	Fire Insurance	88
29	Grand River Farmers'	Fire Insurance	88
30	Grenville Patron Mutual	Fire Insurance	88
31	Grey and Bruce	Fire Insurance	88
32	Halton Union Farmers'	Fire Insurance	88
33	Hamilton Township Farmers'	Fire Insurance	89
34	Hay Township Farmers'	Fire Insurance	89
35	Hopewell Creek	Fire Insurance	89
36	Howard Farmers'	Fire Insurance	89
37	Howick Farmers'	Fire Insurance	89
38	Kent and Essex Farmers'	Fire Insurance	89
39	Lambton Farmers'	Fire Insurance	89
40	Lanark County Farmers'	Fire Insurance	89
41	Lennox and Addington	Fire Insurance	89
42	Lobo Mutual Fire	Fire Insurance	89
43	London Township	Fire Insurance	89
44	McGillivray	Fire Insurance	89
45	McKillop	Fire Insurance	89
46	Maple Leaf Farmers'	Fire Insurance	89
47	Nissouri Farmers'	Fire Insurance	89
48	Norfolk County Farmers'	Fire Insurance	89
49	North Kent	Fire Insurance	89
50	Oneida Farmers'	Fire Insurance	89
51	Ontario Threshermen's	Fire Insurance	89
52	Otter Mutual	Fire Insurance	89
53	Peel County Farmers'	Fire Insurance	89
54	Peel and Maryborough	Fire Insurance	89
55	Prescott Farmers'	Fire Insurance	89
56	Puslinch	Fire Insurance	89
57	Saltfleet and Binbrook	Fire Insurance	89
58	Southwold Farmers'	Fire Insurance	89
59	Townsend Farmers'	Fire Insurance	89
60	Usborne and Hibbert	Fire Insurance	89
61	Walpole Farmers'	Fire Insurance	89
62	Waterloo, North, Farmers'	Fire Insurance	89
63	Wawanosh, West	Fire Insurance	89
64	Westminster Township	Fire Insurance	89
65	Williams, East	Fire Insurance	89
66	Yarmouth	Fire Insurance	89
	Farmers' Mutual—Weather		
67	Ontario Farmers' Weather	Weather Insurance	89
68	Western Farmers'	Weather Insurance	89
	Associated New England Factory Mutuals		
1	Arkwright Mutual Fire	Fire Insurance	96
2	Blackstone Mutual Fire	Fire Insurance	96
3	Boston Manufacturers' Mutual Fire	Fire Insurance	96
4	Cotton and Woolen Manufacturers'	Fire Insurance	96
5	Fall River Manufacturers' Mutual	Fire Insurance	97
6	Firemen's Mutual	Fire Insurance	97
7	Manufacturers' Mutual Fire	Fire Insurance	97

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CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
8	Philadelphia Manftrs' Mutual Fire	Fire Insurance	97
9	Protection Mutual Fire	Fire Insurance	97
10	What Cheer Mutual Fire	Fire Insurance	98
11	Worcester Manufacturers' Mutual	Fire Insurance	98
	Other Mutuals		
1	Benefit Assoc. Railway Employees	Accident and Sickness Insurance	99
2	Central Manufacturers' Mutual	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Property Damage and Theft Insurance	99
3	Cuna Mutual Insurance Society	Life Insurance	99
4	John Hancock Mutual Life Ins. Co.	Life, Accident and Sickness Insurance	
5	Hardware Dealers' Mutual	Fire, Automobile (limited to insurance against loss of or damage to an automobile by fire or theft), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	99
6	Indiana Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	100
7	Liberty Mutual	Accident, Automobile (excluding insurance against loss of or damage to an automobile), Guarantee and Theft Ins.	100
8	Lumber Mutual Fire of Boston	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	100
9	Lumbermens Mutual Casualty	Accident, Automobile (excluding insurance against loss of or damage to an automobile by fire and theft), Boiler and Machinery, Guarantee, Plate Glass and Theft Insurance.	100
10	Lumbermens Mutual of Mansfield, Ohio.	Fire and Weather Insurance	100
11	Metropolitan Life Insurance	Life, Accident and Sickness Insurance	101
12	Michigan Mutual Liability Company	Automobile and Inland Transportation (limited to operations in Ontario of public vehicles and public commercial vehicles, owned and registered in the United States) Ins.	101
13	Mill Owners' Mutual Fire of Iowa	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	101
14	Mutual Benefit Health & Accident	Accident and Sickness Insurance	101
15	Mutual Boiler Insurance Co. of Boston	Boiler and Machinery Insurance	102
16	Mutual Implement and Hardware	Fire, Automobile (limited to insurance against loss of or damage to an automobile by fire or theft), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	103
17	National Retailers Mutual	Fire and Automobile (excluding insurance against liability for loss or damage to persons), Inland Transportation, Property Damage and Theft Insurance	103
18	New York Life Insurance	Life Insurance	103
19	Northwestern Mutual Fire Assoc.	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Public Liability (limited to insurance against liability for loss or damage to property), Property Damage, Sprinkler Leakage and Weather Insurance	103
20	Pennsylvania Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	104
21	Prudential Insurance	Life, Accident and Sickness Insurance	104
22	Royal Guardians	Life, Accident and Sickness Insurance	104
23	Standard Life Assurance	Life Insurance	105
24	State Farm Mutual Automobile	Accident and Automobile Insurance	105
25	Toronto Mutual Life	Life Insurance	105
26	United Mutual Fire	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Property Damage, Sprinkler Leakage and Weather Insurance	105

CLASS C—CASH MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Economical Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance	109
2	Gore District Mutual Fire	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance	109
3	Millers' National Insurance	Fire Insurance	109
4	Perth Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	109
5	Portage La Prairie Mutual	Fire, Inland Transportation (limited to insurance of personal property), Property Damage, Theft and Weather Ins.	111
6	Waterloo Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Theft and Weather Insurance	111
7	Wawanesa Mutual Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance (excluding insurance on the Premium Note Plan)	113

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Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
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2	Alliance Nationale	Life and Sickness Insurance	117
3	Artisans La Societe des Canadiens-Francais	Life, Accident and Sickness Insurance	117
4	Associated Canadian Travellers	Life and Accident Insurance	117
5	Canadian Order of Foresters	Life Insurance and Sick and Funeral Benefits	118
6	Canadian Woodmen of the World	Life Insurance and Sick and Funeral Benefits	121
7	Catholic Mutual Benefit Association of Canada	Life Insurance and Sick and Funeral Benefits (Limited to renewals of contracts in Ontario)	121
8	Catholic Order of Foresters	Life Insurance	122
9	City of Ottawa Superannuation Fund	Life Insurance	122
10	City of Stratford, Municipal Benefit Fund	Life Insurance and Sick and Funeral Benefits	123
11	Civil Service Mutual Benefit Society	Life Insurance	124
12	Commercial Travelers Mut. Acc. Assoc. of Amer.	Accident and Sickness Insurance	126
13	Commercial Travellers Assoc. of Canada	Life Insurance	126
14	Croatian Fraternal Union of America	Life, Accident and Sickness Insurance	127
15	First Catholic Slovak Union of America	Life Insurance	127
16	Grand Orange Lodge of British America	Life Insurance	127
17	Hamilton Firemen's Benefit Fund	Life Insurance	127
18	Hamilton Police Benefit Fund	Life Insurance	128
19	Independent Order of Foresters	Life Insurance and Sick and Funeral Benefits	129
20	Jewish National Workers Alliance of America	Life and Sickness Insurance	130
21	Knights of Columbus	Life Insurance	130
22	London Police Benefit Fund Association	Life Insurance	130
23	Lutheran Brotherhood	Life Insurance	131
24	Maccabees, The	Life, Accident and Sickness Insurance	131
25	Ministers Life and Casualty Union	Life, Accident and Sickness Insurance	131
26	National Fraternal Society of the Deaf	Life, Accident and Sickness Insurance	132
27	Ontario Commercial Travellers' Association	Life Insurance	132
28	Ontario Secondary School Teachers' Fraternal Soc.	Life Insurance	133
29	Order of Italo-Canadians	Life and Sickness Insurance	135
30	Ottawa Firemen's Super'n and Benefit Fund	Life Insurance and Sick and Funeral Benefits	135
31	Ottawa Police Benefit Fund Association	Life Insurance	136
32	Reliable Life Insurance Society	Life Insurance and Sick and Funeral Benefits	138
33	Royal Arcanum	Life Insurance	141
34	Slovene National Benefit Society	Life, Accident and Sickness Insurance	142
35	Sons of England Benefit Society	Life Insurance and Sick and Funeral Benefits	142
36	Sons of Scotland Benevolent Association	Life and Sickness Insurance	145
37	Toronto Fire Dept. Super'n and Benefit Fund	Life Insurance	145
38	Toronto Police Benefit Fund	Life Insurance	146
39	Ukrainian National Association	Life Insurance	147
40	Ukrainian Workingmen's Association	Life Insurance	148
41	L'Union St. Joseph du Canada	Life Insurance and Sick and Funeral Benefits	148
42	United Commercial Travelers of America	Accident Insurance	151
43	Woman's Benefit Association	Life Insurance	152
44	Workers Benevolent Association of Canada	Life, Accident and Sickness Insurance	152
45	Workmen's Circle	Life Insurance	152

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
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2	All For One Mutual Benefit Society	Sick and Funeral Benefits	158
3	Aristocrat Mutual Benefit Society	Sick and Funeral Benefits	158
4	Army and Navy Veterans Soc. of Hamilton, His Majesty's, Hamilton.	Sick and Funeral Benefits	158
5	Army and Navy Veterans Soc., His Majesty's, Toronto	Sick and Funeral Benefits	158
6	Beaver Sick and Funeral Benefit Club	Sick and Funeral Benefits	158
7	Beizetchiner Benei Yankov Mutual Benefit Society	Sick and Funeral Benefits	158
8	Bled Mutual Benefit Society	Sick and Funeral Benefits	158
9	Border Cities Italian Club Mutual Benefit Society	Sick and Funeral Benefits	158
10	Brantford Coach and Body Limited Mutual Benefit Society	Sick and Funeral Benefits	158
11	Brantford Hungarian Mutual Benefit Society	Sick and Funeral Benefits	158
12	Brantford Polish Mutual Benefit and Friendly Society	Sick and Funeral Benefits	158
13	Brown Bros., Limited, Employees' Benefit Society	Sick and Funeral Benefits	158
14	Brunner Mond Mutual Benefit Society	Sick and Funeral Benefits	158
15	Canada Cycle and Motor Co., Ltd., Employees' Mut. Ben. Society	Sick and Funeral Benefits	158
16	Canada Foils Workmen's Mutual Benefit Society	Sick and Funeral Benefits	158
17	Canada Packers Mutual Benefit Association	Sick and Funeral Benefits	158
18	Canadian Acme Screw and Gear Employees' Mutual Benefit Society	Sick and Funeral Benefits	158
19	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	Sick and Funeral Benefits	158
20	Canadian Gen. Elec. Co., Ward St. Works Div., Empl. Sick Ben. Soc.	Sick and Funeral Benefits	158
21	Canadian Hebrew Benevolent Society	Sick and Funeral Benefits	158
22	Canadian National Expressmen's Mutual Benefit Association	Sick and Funeral Benefits	158
23	Canadian Order of Rechabites	Sick and Funeral Benefits	158
24	Canadian Pacific Expressmen's Sick Benefit Association	Sick and Funeral Benefits	158
25	Cheerio Mutual Benefit Society of Windsor	Sick and Funeral Benefits	158
26	Cockshutt Plow Company Relief Association	Sick and Funeral Benefits	158
27	Conference Mutual Benefit Society	Sick and Funeral Benefits	158
28	Consumers' Gas Company's Employees' Mutual Benefit Society	Sick and Funeral Benefits	158
29	Czenstochower Aid Society	Sick and Funeral Benefits	158
30	Daughters of England Benevolent Society	Sick and Funeral Benefits	158
31	Dominion Forge and Stamping Co., Ltd., Empl. Mut. Ben. Assoc.	Sick and Funeral Benefits	158
32	Driltzer Young Men's Mutual Benefit Society	Sick and Funeral Benefits	158
33	Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	Sick and Funeral Benefits	158

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CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
34	Evening Telegram Employees' Benefit Society	Sick and Funeral Benefits	158
35	Foresters', Ancient Order of, Subsidiary High Court, Toronto	Sick and Funeral Benefits	158
36	Frost and Wood Mutual Benefit Society	Sick and Funeral Benefits	158
37	Globe Printing Company's Employees' Benefit Society	Sick and Funeral Benefits	158
38	Goodwill Mutual Benefit Society	Sick and Funeral Benefits	158
39	Grand Order of Israel Benefit Society	Sick and Funeral Benefits	158
40	Gutta Percha & Rubber Man. Co. of Toronto, Ltd., Empl. Sick Ben. Soc.	Sick and Funeral Benefits	158
41	Hamilton St. Stanislaus Mutual Benefit Society	Sick and Funeral Benefits	158
42	Hebrew Friendly Society of Toronto	Sick and Funeral Benefits	158
43	Hebrew Sick Benefit Society	Sick and Funeral Benefits	158
44	Hibernians, Ancient Order of	Sick and Funeral Benefits	158
45	Imperial Varnish and Colour Sick Benefit Society	Sick and Funeral Benefits	158
46	Independent Mutual Benefit Federation	Sick and Funeral Benefits	159
47	Italian Brotherly Mutual Benefit Society	Sick and Funeral Benefits	159
48	Italian Ladies' Mutual Benefit Society of Hamilton	Sick and Funeral Benefits	159
49	Italian Mutual Benefit Society of Port Arthur	Sick and Funeral Benefits	159
50	Italian Mutual Benefit Society of Port Colborne and Humberstone	Sick and Funeral Benefits	159
51	Italo-Canadese Benevolent Society	Sick and Funeral Benefits	159
52	Iwansker Mutual Benefit Society	Sick and Funeral Benefits	159
53	Judean Benevolent and Friendly Society	Sick and Funeral Benefits	159
54	Kieltzer Sick Benefit Society of Toronto	Sick and Funeral Benefits	159
55	Knights of Malta of Canada, Ancient and Illustrious Order of	Sick and Funeral Benefits	159
56	Knights of Pythias, Grand Lodge of Ontario	Sick and Funeral Benefits	159
57	Lagover Mutual Benefit Society	Sick and Funeral Benefits	159
58	Leaside Mutual Aid Society	Sick and Funeral Benefits	159
59	Linitzer Sick Benefit Society	Sick and Funeral Benefits	159
60	Loyal Orange Young Briton Lodge 33	Sick and Funeral Benefits	159
61	Loyal Order of Moose of Ontario	Sick and Funeral Benefits	159
62	Loyal True Blue Association	Sick and Funeral Benefits	159
63	MacLean Publishing Co., Ltd., Mech. Div., Mutual Benefit Assoc.	Sick and Funeral Benefits	159
64	Maple Leaf Aerie (Eagles) Mutual Benefit Society	Sick and Funeral Benefits	159
65	Massey-Harris Company, Verity Works, Sick and Fun. Ben. Assoc.	Sick and Funeral Benefits	159
66	Massey-Harris Co., Ltd., Brantford Employees' Benefit Assoc.	Sick and Funeral Benefits	159
67	Massey-Harris Toronto Employees' Mutual Benefit Society	Sick and Funeral Benefits	159
68	Mentor Mutual Benefit Society	Sick and Funeral Benefits	159
69	Mozirer Sick Benefit Society	Sick and Funeral Benefits	159
70	Mutual Ben. Soc. of Alumnae Assoc., Victoria Hosp. School of Nursing.	Sick and Funeral Benefits	159
71	Mutual Masonic Compact of St. Catharines and Niagara District	Sick and Funeral Benefits	159
72	National Cash Register Employees' Benefit Society	Sick and Funeral Benefits	159
73	National Slovak Mutual Benefit Society	Sick and Funeral Benefits	159
74	Oddfellows, Grand Lodge of Ontario, Independent Order of	Sick and Funeral Benefits	155
75	Order of Sons of Italy of Ontario Mutual Benefit Society	Sick and Funeral Benefits	159
76	Ostrowetz Independent Mutual Benefit Society	Sick and Funeral Benefits	159
77	Ottawa Hebrew Benefit Society	Sick and Funeral Benefits	159
78	Ozrower Mutual Benefit Society	Sick and Funeral Benefits	159
79	Pilsudski Polish Mutual Benefit Society of Fort William	Sick and Funeral Benefits	159
80	Polish Alliance Friendly Society of Canada	Sick and Funeral Benefits	159
81	Polish National Union of Canada Mutual Benefit Society	Sick and Funeral Benefits	159
82	Postal Benefit Association of Toronto	Sick and Funeral Benefits	159
83	Pride of Israel Sick Benefit Society	Sick and Funeral Benefits	159
84	Provincial Grand Lodge, Manchester Unity, I.O.O.F.	Sick and Funeral Benefits	159
85	Radomer Mutual Benefit Society	Sick and Funeral Benefits	159
86	Rani Ghar Grotto Mutual Benefit Society	Sick and Funeral Benefits	159
87	Rogers, Wm., Manufacturing Company Welfare Society	Sick and Funeral Benefits	159
88	Slingsby Manufacturing Co., Ltd., Employees' Sick Ben. Assoc.	Sick and Funeral Benefits	159
89	Societa Figli d'Italia Di Mutuo Soccorso St. Antonia di Ottawa	Sick and Funeral Benefits	159
90	Societa Italiana Di M.S. Guglielmo Marconi	Sick and Funeral Benefits	159
91	Societa Di Mutuo Soccorso Recalmutese	Sick and Funeral Benefits	159
92	Societa Di Mutuo Soccorso La Trinacria di Toronto	Sick and Funeral Benefits	159
93	Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	Sick and Funeral Benefits	159
94	Sons and Daughters of Ireland Protestant Association	Sick and Funeral Benefits	159
95	Sons of Abraham Mutual Benefit Society	Sick and Funeral Benefits	159
96	Sons of David Mutual Benefit Society	Sick and Funeral Benefits	159
97	Sons of Jacob Benevolent Society	Sick and Funeral Benefits	159
98	St. Boniface Benefit Society	Sick and Funeral Benefits	159
99	St. David's Mutual Benefit Society	Sick and Funeral Benefits	159
100	St. Joseph Aid Society of Formosa	Sick and Funeral Benefits	159
101	Star of Italy Mutual Aid and Benevolent Society	Sick and Funeral Benefits	159
102	Star Mutual Benefit Society	Sick and Funeral Benefits	159
103	Toronto Civic Employees' Benevolent Association	Sick and Funeral Benefits	159
104	Toronto Hebrew Benevolent Society	Sick and Funeral Benefits	159
105	Toronto Hydro-Electric System Employees' Mutual Benefit Society	Sick and Funeral Benefits	160
106	Toronto Independent Benevolent Association	Sick and Funeral Benefits	160
107	Toronto Musical Protective Association	Sick and Funeral Benefits	160
108	Transfo Mutual Benefit Society	Sick and Funeral Benefits	160
109	Transportation Club of Toronto	Sick and Funeral Benefits	160
110	Ukrainian National Mutual Benefit Association of Fort William	Sick and Funeral Benefits	160
111	Ulga Mutual Benefit Society	Sick and Funeral Benefits	160
112	Union of Ukrainian Brotherhoods	Sick and Funeral Benefits	160
113	United Jewish People's Order Mutual Benefit Society	Sick and Funeral Benefits	160
114	Vitese Mutual Benefit Society	Sick and Funeral Benefits	160
115	Warsaw Lodzer Mutual Benefit Association	Sick and Funeral Benefits	160
116	Watson Manufacturing Company Mutual Benefit Society	Sick and Funeral Benefits	160
117	York Township Civic Mutual Benefit Society	Sick and Funeral Benefits	160
118	Young Men's Hebrew Association	Sick and Funeral Benefits	160
119	Zion Benevolent Society	Sick and Funeral Benefits	160

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CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Canadian Mercantile Insurance	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	173
2	Commerce Mutual Fire Insurance Co.	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	173
3	Equitable Fire Insurance Company (Stock Mutual)	Fire Insurance (limited to the Cash Plan)	173
4	Missisquoi and Rouville Mutual Fire	Fire Insurance (limited to the Cash Plan)	175
5	Mutual Life Assurance Co. of Canada	Life, Accident and Sickness Insurance	177
6	North American Life Assurance	Life Insurance	177
7	Norwich Union Life Insurance Society	Life Insurance	177
8	Stanstead and Sherbrooke Insurance	Fire and Property Damage Insurance (limited to the Cash Plan)	178

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No
1	Affiliated Underwriters	Fire, Automobile (excluding insurance against liability for loss by reason of bodily injury to the person), Inland Transportation, Sprinkler Leakage and Weather Ins.	181
2	American Exchange Underwriters	Fire, Inland Transportation and Sprinkler Leakage Ins.	181
3	Canadian Reciprocal Underwriters	Fire Insurance	181
4	Canners Exchange	Fire Insurance	183
5	Fireproof-Sprinklered Underwriters	Fire, Sprinkler Leakage and Weather Insurance	183
6	Individual Underwriters	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance	183
7	Lumbermen's Underwriting Alliance	Fire Insurance	183
8	Metropolitan Inter-Insurers	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance	184
9	New York Reciprocal Underwriters	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance	184
10	Underwriters Exchange	Fire and Weather Insurance	184
11	Warner Reciprocal Insurers	Fire Insurance	184

CLASS H—LLOYD'S

Ref. No	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Non-Marine Underwriters, Members of Lloyd's	All classes except Life Insurance	187

Note.—The Order-in-Council dated the 29th day of November, 1934, approving the application for license of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in *The Ontario Gazette*, pursuant to the provisions of Section 9 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Prevoyants du Canada (Les)	Life Insurance (limited to pension fund contracts)	191
2	Societe Saint Jean Baptiste de Montreal	Life Insurance (limited to pension fund contracts)	193

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1, 1946, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of Supplementary License	Additional Classes of Insurance for Which Authorized
Class A		
Fire Association of Philadelphia	Mar. 30, 1946	Aircraft (excluding liability for loss or damage to persons caused by aircraft).
Scottish Insurance Corporation Limited	May 6, 1946	Inland Transportation Property Damage and Theft (limited to insurance of personal property).
The Southern Insurance Company Limited	Oct. 23, 1946	Accident and Public Liability Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1, 1946, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of License	Classes of Insurance
Class A		
Aviation & General Insurance Company Ltd.	Jan. 1, 1946	Accident, Aircraft, Employers' Liability and Public Liability Insurance.
Canada Health & Accident Insurance Corp.	Feb. 20, 1946	Accident and Sickness Insurance.
The Century Indemnity Company	Feb. 9, 1946	Accident, Aircraft (excluding insurance against loss of or damage to an aircraft by fire or transportation), Automobile (excluding insurance against loss of or damage to an automobile by fire or transportation), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance.
Connecticut General Life Insurance Co.	Jan. 2, 1946	Life, Accident and Sickness Insurance.
Hastings Fire & Accident Insurance Co. Ltd.	July 16, 1946	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather Insurance.
Industrial Life Insurance Company	July 16, 1946	Life, Accident and Sickness Insurance.
The London & Edinburgh Insurance Co. Ltd.	Aug. 8, 1946	Automobile Insurance.
Les Prevoyants du Canada	July 16, 1946	Life Insurance.
Standard Insurance Company of New York	Sept. 18, 1946	Fire, Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.
Transcontinental Insurance Company	Apr. 24, 1946	Fire, Aircraft (excluding liability for loss or damage to persons caused by an aircraft or the operation thereof), Automobile (excluding liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.
United National Indemnity Company	Nov. 19, 1946	Accident, Automobile (excluding insurance against loss of or damage to an automobile by fire), Guarantee, Plate Glass, Sickness and Theft Insurance.
Class B		
Co-Operators' Fidelity & Guarantee Assoc.	Oct. 31, 1946	Guarantee Insurance.
Class E		
The Fratellanza Pachinesi Mutual Benefit Society	Mar. 14, 1946	Sick and Funeral Benefits.
Independent Friendly Workers Circle Mutual Benefit Society	July 1, 1946	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN DECEMBER 15, 1945, AND DATE OF THIS REPORT

Name of Insurer	
Class A	
First American Fire Insurance Company	Discontinued business in Canada, July 6, 1946. Liabilities in Canada reinsured in Niagara Fire Insurance Company.
Grain Insurance & Guarantee Company	License not renewed, July 1, 1946.
Maryland Insurance Company	Discontinued business in Canada, July 8, 1946. Liabilities in Canada reinsured in Niagara Fire Insurance Company.
National Security Insurance Company	Discontinued business in Canada, January 1, 1946. Outstanding business assumed by Philadelphia Fire & Marine Insurance Company.
Urbaine Fire Insurance Co. of Paris, France	Discontinued business in Canada, March 31, 1943. License not renewed as all business expired by March 31, 1946.

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31st, 1945

Company	Amount of Deposit
Canadian Home Assurance Company, Montreal	$ 55,000.00
Empire Life Insurance Company, Kingston	*150,000.00
Equitable Fire Insurance Company (stock-mutual), Montreal	50,000.00
Hand-in-Hand Insurance Company, Toronto	40,000.00
Home Assurance Company of Canada, Calgary, Alta	†127,000.00
Industrial Life Insurance Company, Quebec	50,000.00
The Laurentian Life Assurance Company, Levis, Que.	75,000.00
Merchants Fire Insurance Company, Toronto	27,720.00
The Missisquoi & Rouville Mutual Fire Insurance Co., Frelighsburg, P.Q.	55,000 00
Mutual Boiler Insurance Company of Boston, Boston, Mass	25,000.00
Non-Marine Underwriters, Members of Lloyd's, London	£10,600
Perth Mutual Fire Insurance Company, Stratford	$160,000.00
The Pilot Insurance Company, Toronto	30,000.00
Queen City Fire Insurance Company, Toronto	50,893.33
Sterling Insurance Company of Canada, Quebec, P.Q.	53,273.33
Sun Life Assurance Company of Canada, Montreal	12,000.00
Waterloo Mutual Fire Insurance Company, Waterloo	100,000.00

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*Held by Province of Ontario as reciprocal deposit for Provinces of Ontario, British Columbia, Saskatchewan, Manitoba, Alberta and New Brunswick.

†Held by Province of Alberta as reciprocal deposit for Provinces of Alberta, British Columbia, Saskatchewan, Manitoba and Ontario.

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ANNUAL STATEMENTS

(A)

JOINT-STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint-Stock, Mutual, Cash-Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 73 (2) of the Act.

(A)

THE ACADIA FIRE INSURANCE COMPANY*

Head Office, Halifax, N.S.

Officers.—President, W. M. P. Webster, Halifax; Vice-President, A. N. Jones, Halifax; Secretary-Treasurer, G. R. Wilson, Halifax.

Directors.—A. N. Jones, W. M. P. Webster, M. S. Clarke, of Halifax; Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—E. J. McGrail, 465 Bay St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$ 400,000
Total assets	1,322,978
Total liabilities	237,630
Surplus protection of policyholders	1,085,348

Premiums Written—Claims Incurred

Premiums—Ontario (net)	$ 52,151
Premiums—Total business (net)	208,769
Claims—Ontario (net)	31,376
Claims—Total business (net)	100,929

THE AETNA CASUALTY AND SURETY COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

Capital stock paid in cash	$6,000,000
Assets in Canada	124,659
Liabilities in Canada	52,089

Premiums Written—Claims Incurred

Premiums—Ontario (net)	$ 17,757
Premiums—Canada (net)	121,981
Claims—Ontario (net)	7,500
Claims—Canada (net)	45,470

AETNA INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

Capital stock paid in cash	$7,500,000
Assets in Canada	2,073,456
Liabilities in Canada	943,018

Premiums Written—Claims Incurred

Premiums—Ontario (net)	$ 493,206
Premiums—Canada (net)	1,030,777
Claims—Ontario (net)	346,722
Claims—Canada (net)	625,365

AETNA LIFE INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

Capital stock paid in cash	$15,000,000
Life:	
Assets in Canada	23,264,797
Ontario business in force (gross)	107,766,663
Canadian business in force (gross)	162,485,011
Other than Life:	
Assets in Canada	537,610
Liabilities in Canada	434,746

Premiums and Disbursements

Life:	
Premiums—Ontario (net)	$1,705,921
Premiums—Canada (net)	2,860,644
Total disbursements to policyholders (net)—In Ontario	1,195,926
In Canada	2,536,540

Premiums Written—Claims Incurred

Other than Life:	
Premiums—Ontario (net)	762,043
Premiums—Canada (net)	883,056
Claims—Ontario (net)	544,457
Claims—Canada (net)	661,334

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*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Milton H. Webber, Toronto.
Chief or General Agent in Ontario.—Milton H. Webber, 12 Wellington St. E., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1870.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$123,415
Assets in Canada	464,808	Premiums—Canada (net)	194,082
Liabilities in Canada	212,041	Claims—Ontario (net)	50,698
		Claims—Canada (net)	134,111

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.
Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.
Date of Incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$124,603
Assets in Canada	$930,009	Premiums—Canada (net)	417,274
Liabilities in Canada	349,074	Claims—Ontario (net)	55,101
		Claims—Canada (net)	155,384

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—Dec. 5, 1904. *Date commenced business in Canada.*—October, 1917.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 499,655
Assets in Canada	1,854,294	Premiums—Canada (net)	1,206,475
Liabilities in Canada	1,326,171	Claims—Ontario (net)	519,955
		Claims—Canada (net)	1,097,905

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 165 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—1897. *Date commenced business in Canada.*—1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$23,296
Assets in Canada	410,647	Premiums—Canada (net)	91,039
Liabilities in Canada	73,497	Claims—Ontario (net)	11,423
		Claims—Canada (net)	41,572

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1927. *Date commenced business in Canada.*—1927.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$600,000	Premiums—Ontario (net)	$135,678
Assets in Canada	280,508	Premiums—Canada (net)	207,110
Liabilities in Canada	116,372	Claims—Ontario (net)	56,533
		Claims—Canada (net)	97,127

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*See note on page 1.

AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash	$2,000,000
Assets in Canada	949,027
Liabilities in Canada	488,451

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$399,189
Premiums—Canada (net)	565,727
Claims—Ontario (net)	157,537
Claims—Canada (net)	244,541

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. West, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, 83 Richmond St. West, Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash	$1,000,000
Assets in Canada	225,249
Liabilities in Canada	58,087

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$20,341
Premiums—Canada (net)	56,382
Claims—Ontario (net)	12,689
Claims—Canada (net)	27,655

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.
Chief or General Agent in Ontario.—O. B. Thibaudeau, Metropolitan Bldg., Toronto.
Date of Incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash	$1,500,000
Assets in Canada	768,547
Liabilities in Canada	374,236

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$124,769
Premiums—Canada (net)	227,874
Claims—Ontario (net)	3,485
Claims—Canada (net)	2,932

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. L. McGannon, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

Capital stock paid in cash	$1,500,000
Assets in Canada	569,347
Liabilities in Canada	574,045

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$195,966
Premiums—Canada (net)	454,118
Claims—Ontario (net)	180,922
Claims—Canada (net)	397,828

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—John R. Cox, Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 29, 1928. *Date commenced business in Canada.*—Oct. 16, 1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	203,418
Liabilities in Canada	106,574

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 21,087
Premiums—Canada (net)	110,570
Claims—Ontario (net)	15,103
Claims—Canada (net)	51,348

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*See note on page 1.

THE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.

Chief or General Agent in Ontario.—John J. Kilgour, 805 Metropolitan Bldg., Toronto.

Date of Incorporation.—Feb. 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,343,740	Premiums—Ontario (net)	$ 69,338
Assets in Canada	573,416	Premiums—Canada (net)	162,442
Liabilities in Canada	159,083	Claims—Ontario (net)	45,758
		Claims—Canada (net)	97,385

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, Toronto.

Chief or General Agent in Ontario.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.

Date of Incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$15,514
Assets in Canada	202,721	Premiums—Canada (net)	37,082
Liabilities in Canada	44,491	Claims—Ontario (net)	*−3,211*
		Claims—Canada (net)	*−3,096*

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, 325 Howe St., Vancouver.

Chief or General Agent in Ontario.—Armstrong, De Witt & Crossin Ltd., Excelsior Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£105,000	Premiums—Ontario (net)	$111,739
Assets in Canada	$597,458	Premiums—Canada (net)	251,309
Liabilities in Canada	248,075	Claims—Ontario (net)	52,391
		Claims—Canada (net)	120,396

AREX INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Valentine W. Gerrish, Toronto.

Chief or General Agent in Ontario.—Valentine W. Gerrish, 25 King St. W., Toronto.

Date of Incorporation.—October 24, 1935. *Date commenced business in Canada.*—May, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$451,770	Premiums—Ontario (net)	$12,064
Assets in Canada	131,777	Premiums—Canada (net)	40,950
Liabilities in Canada	66,238	Claims—Ontario (net)	8,541
		Claims—Canada (net)	26,278

ATLAS ASSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Donald J. Dunlop, Montreal.

Chief or General Agent in Ontario.—Irving W. Smith, 61 Adelaide St. E., Toronto.

Date of Incorporation.—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£550,000	Premiums—Ontario (net)	$203,037
Assets in Canada	$1,058,672	Premiums—Canada (net)	669,373
Liabilities in Canada	623,875	Claims—Ontario (net)	73,041
		Claims—Canada (net)	330,142

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*See note on page 1

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

Head Office, Hartford, Conn.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.
Chief or General Agent in Ontario.—Arthur Tucker, 1601 Metropolitan Bldg., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash	$5,000,000
Assets in Canada	160,558
Liabilities in Canada	43,790

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$57,356
Premiums—Canada (net)	94,879
Claims—Ontario (net)	15,844
Claims—Canada (net)	28,742

BALOISE FIRE INSURANCE COMPANY, LIMITED*

Head Office, Basle, Switzerland

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, 276 St. James St. W., Montreal
Chief or General Agent in Ontario.—Herbert H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

	Swiss
Capital stock paid in cash	Frcs. 6,000,000
Assets in Canada	$240,030
Liabilities in Canada	105,614

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$28,375
Premiums—Canada (net)	107,180
Claims—Ontario (net)	17,816
Claims—Canada (net)	66,768

THE BALTIMORE AMERICAN INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1925. *Date commenced business in Canada.*—June, 1936.
Canadian business reinsured by the Home Insurance Company of New York.

Capital stock paid in cash	$1,500,000
Assets in Canada	251,886
Liabilities in Canada	52,421

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14–24 Toronto St., Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—December 20, 1918. *Date commenced business in Canada.*—1935.

Capital stock paid in cash	$1,000,000
Assets in Canada	183,631
Liabilities in Canada	88,053

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$34,031
Premiums—Canada (net)	96,201
Claims—Ontario (net)	17,418
Claims—Canada (net)	51,460

BEAVER FIRE INSURANCE COMPANY*

Head Office, Winnipeg, Man.

Officers.—President, C. E. Sword, Toronto; Vice-President, D. H. Laird, K.C., Winnipeg; Managing Director, C. A. R. MacLeod, Winnipeg; Secretary, Cyril Lee, Winnipeg.

Directors.—C. E. Sword, D. H. Laird, K.C., H. J. Bird, S. W. Campbell, G. C. Cumming, G. H. Northwood, C. A. R. MacLeod, J. W. Price, W. R. Brydon.

Chief or General Agent in Ontario.—C. E. Sword, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1913. *Date commenced business in Canada.*—December, 1913.

Capital stock paid in cash	$300,500
Total assets	559,300
Total liabilities	65,898
Surplus protection of policyholders	493,402

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$10,178
Premiums—Total business (net)	28,548
Claims—Ontario (net)	7,425
Claims—Total business (net)	15,720

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*See note on page 1.

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. G. Wilson, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—J. H. Kennedy, 402 Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

	French
Capital stock paid in cash........Frcs.	30,000,000
Assets in Canada	$164,252
Liabilities in Canada	64,089

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$30,633
Premiums—Canada (net)	69,431
Claims—Ontario (net)	16,156
Claims—Canada (net)	45,257

THE BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. R. Corson, Toronto; Vice-President, J. P. Byrne, Toronto; Manager, J. P. Byrne, Toronto; Secretary, L. T. Gregg, Toronto.

Directors.—Henry N. Roberts, S. G. Bennett, R. R. Corson, J. P. Byrne, Toronto; L. B. Brainerd, C. C. Gardiner, D. F. Reese, Hartford, Conn.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

Capital stock paid in cash	$ 100,100
Total assets	1,732,447
Total liabilities	920,379
Surplus protection of policyholders.	812,068

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$319,823
Premiums—Total business (net)	626,563
Claims—Ontario (net)	59,924
Claims—Total business (net)	95,135

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Bldg., Winnipeg.

Chief or General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$3,000,000
Assets in Canada	242,492
Liabilities in Canada	260,691

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 8,521
Premiums—Canada (net)	246,870
Claims—Ontario (net)	7,483
Claims—Canada (net)	86,651

THE BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; Vice-President and General Manager, Kenneth Thom, Toronto; Vice-President and Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—E. A. Brownell, W. J. Hastie, K. M. Pringle, Geo. A. Morrow, H. C. Cox, W. M. Cox, K.C., Hon. G. Howard Ferguson, P.C., K.C., S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, K. Thom, Toronto; H. J. Wyatt, New York; W. E. Meikle, Winnipeg; Sir George Morton, O.B.E., M.C., Calcutta.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

Capital stock paid in cash	$ 750,000
Total assets	8,993,461
Total liabilities	4,755,524
Surplus protection of policyholders.	4,237,937

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 576,368
Premiums—Total business (net)	3,692,719
Claims—Ontario (net)	301,195
Claims—Total business (net)	1,767,076

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*See note on page 1.

THE BRITISH AVIATION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. E., Toronto.

Date of Incorporation.—February 24, 1930. *Date commenced business in Canada.*—1942.

Capital stock paid in cash	£250,000
Assets in Canada	$245,204
Liabilities in Canada	28,519

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 5,220
Premiums—Canada (net)	47,041
Claims—Ontario (net)	Nil
Claims—Canada (net)	30,492

THE BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; Vice-President, Geo. A. Morrow, Toronto; Vice-President and General Manager, Kenneth Thom, Toronto; Vice-President and Managing Director, G. Stubington; Secretary, C. R. Morrow.

Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, W. J. Hastie, G. Stubington, G. Morrow, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. East, Toronto.

Date of Incorporation.—1917. *Date commenced business in Canada.*—1917.

Capital stock paid in cash	$300,000
Total assets	963,080
Total liabilities	356,901
Surplus protection of policyholders	606,179

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 81,347
Premiums—Total business (net)	255,643
Claims—Ontario (net)	44,925
Claims—Total business (net)	135,605

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917.

Capital stock paid in cash	£25,000
Assets in Canada	$370,412
Liabilities in Canada	232,805

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,214
Premiums—Canada (net)	85,374
Claims—Ontario (net)	28,259
Claims—Canada (net)	77,721

THE BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, G. A. Morrow, Toronto; Vice-President and General Manager, Kenneth Thom, Toronto; Vice-President and Managing Director, G. Stubington; Secretary, C. R. Morrow, Toronto.

Directors.—E. A. Brownell, W. M. Cox, K.C., H. C. Cox, G. A. Morrow, W. J. Hastie, K. Thom, G. Morrow, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. East, Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 30, 1928.

Capital stock paid in cash	$100,000
Total assets	863,538
Total liabilities	443,424
Surplus protection of policyholders	420,114

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$152,421
Premiums—Total business (net)	332,836
Claims—Ontario (net)	28,983
Claims—Total business (net)	173,101

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*See note on page 1.

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, 83 Richmond St. West, Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash	£ 50,000
Assets in Canada	$132,018
Liabilities in Canada	56,937

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,170
Premiums—Canada (net)	28,191
Claims—Ontario (net)	6,344
Claims—Canada (net)	13,828

THE BRITISH & FOREIGN MARINE INSURANCE COMPANY LIMITED

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—C. G. Ross, Montreal.
Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

Capital stock paid in cash, £1,340,000

Statement for the Year Ended December 31, 1945

Assets in Canada

Cash on hand and in banks in Canada	$36,792.84
Agents' balances and premiums uncollected, written on or after October 1, 1945	6,145.49
TOTAL ASSETS IN CANADA	$42,938.33

Liabilities in Canada

Total provision for unpaid claims in Canada	$ 2,620.00
Total net reserve, $2,402.68; carried out at 80% thereof	1,922.15
Agency and other expenses due and accrued	59.00
All other liabilities	3,086.52
TOTAL LIABILITIES IN CANADA	$ 7,687.67

Revenue Account in Canada

Net premiums written, marine		$33,835.73
Reserve of unearned premiums:		
At beginning of year	$ 3,189.81	
At end of year	1,922.15	
Decrease		1,267.66
Net premiums earned		$35,103.39
Net claims incurred	$ 957.42	
Net adjustment expenses incurred	4,240.16	
Total claims and expenses		5,197.58
UNDERWRITING GAIN		$29,905.81

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, 83 Richmond St. West, Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

Capital stock paid in cash	£175,000
Assets in Canada	$287,908
Liabilities in Canada	115,021

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 51,142
Premiums—Canada (net)	138,239
Claims—Ontario (net)	27,944
Claims—Canada (net)	65,301

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*See note on page 1.

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.
Chief or General Agent in Ontario.—G. Robinson, 205 Metropolitan Bldg., Toronto.
Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,459,980	Premiums—Ontario (net)	$15,772
Assets in Canada	348,745	Premiums—Canada (net)	72,117
Liabilities in Canada	79,829	Claims—Ontario (net)	10,381
		Claims—Canada (net)	36,906

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, H. T. Fairley, S. Fairley, F. S. Corrigan, W. E. Young, W. H. Despard, H. J. Humphrey, Toronto; H. Routh, Brian E. S. Mountain, Sir E. M. Mountain, Bart., London, Eng.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 248,699	Premiums—Ontario (net)	$ 62,903
Total assets	1,493,046	Premiums—Total business (net)	151,088
Total liabilities	445,311	Claims—Ontario (net)	35,898
Surplus protection of policyholders	1,047,735	Claims—Total business (net)	89,120

THE BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£176,000	Premiums—Ontario (net)	$ 53,735
Assets in Canada	$282,212	Premiums—Canada (net)	108,026
Liabilities in Canada	97,201	Claims—Ontario (net)	26,397
		Claims—Canada (net)	70,809

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£192,000	Premiums—Ontario (net)	$171,712
Assets in Canada	$1,494,417	Premiums—Canada (net)	369,172
Liabilities in Canada	328,399	Claims—Ontario (net)	96,338
		Claims—Canada (net)	227,026

CALEDONIAN-AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.
Chief or General Agent in Ontario.—Thomas-Irvine Co. Ltd., Excelsior Life Bldg., Toronto.
Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$15,924
Assets in Canada	205,299	Premiums—Canada (net)	53,793
Liabilities in Canada	84,276	Claims—Ontario (net)	9,781
		Claims—Canada (net)	18,733

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*See note on page 1.

†Prior to this date business was confined to Province of Manitoba.

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.
Chief or General Agent in Ontario.—Muntz & Beatty Ltd., Temple Bldg., Toronto.
Date of Organization.—1805. *Date commenced business in Canada.*—February, 1883.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£155,000	Premiums—Ontario (net)	$113,856
Assets in Canada	$511,985	Premiums—Canada (net)	312,568
Liabilities in Canada	309,815	Claims—Ontario (net)	64,038
		Claims—Canada (net)	125,662

THE CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. W., Montreal.
Chief or General Agent in Ontario.—W. M. Hargraft, 83 Richmond St. W., Toronto.
Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$10,170
Assets in Canada	205,909	Premiums—Canada (net)	28,191
Liabilities in Canada	37,110	Claims—Ontario (net)	6,344
		Claims—Canada (net)	13,826

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 802 Canada Permanent Bldg., Toronto.
Chief or General Agent in Ontario.—John B. Alexander, Toronto.
Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—Feb. 26, 1930.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 35,221
Assets in Canada	256,497	Premiums—Canada (net)	158,681
Liabilities in Canada	177,099	Claims—Ontario (net)	17,344
		Claims—Canada (net)	123,779

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, A. C. Hall, Montreal; Secretary, C. D. Trusler, Montreal; General Manager, A. C. Hall, Montreal.
Directors.—C. H. Godfrey, C. D. Trusler, M. Costello, H. F. Roden, A. C. Hall, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, 83 Richmond St. W., Toronto.
Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 43,320	Premiums—Ontario (net)	$194,903
Total assets	1,664,976	Premiums—Total business (net)	607,943
Total liabilities	617,215	Claims—Ontario (net)	102,419
Surplus protection of policyholders	1,047,761	Claims—Total business (net)	238,869

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*See note on page 1.

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. N. Mitchell, Toronto; Chairman of the Board, Hon. Leighton McCarthy, P.C., K.C., Toronto; Chairman of the London Board, H. C. Cox, Oakville; Vice-Presidents, R. A. Laidlaw, E. G. Baker, Toronto; Vice-President and General Manager, S. C. McEvenue, Toronto; Actuaries, J. G. Beatty, F.A.S., F.A.I.A., J. D. Williamson, F.A.S., F.A.I.A., Toronto; Secretary, J. H. Domelle, Toronto; Ass't General Manager and Treasurer, E. C. Gill, F.A.S., Toronto; Ass't General Manager, W. J. Beattie, Toronto; Medical Director, S. J Streight, O.B.E., M.D., Toronto.

Directors.—Hon. Leighton McCarthy, P.C., K.C., A. E. Arscott, C.B.E., J. A. McLeod, R. A. Laidlaw, Rt. Hon. Sir Thomas White, G.C.M.G., E. G. Baker, C. A. Bogert, A. N. Mitchell, S. C. McEvenue, R. C. H. Cassels, K.C., Toronto; H. C. Cox, Oakville; Aime Geoffrion, K.C., B.C.L., Montreal; Hon. Chas. Stewart, P.C., Ottawa; John Stuart, Chicago; A. V. Davis, Pittsburgh.

Date of Incorporation.—April 25, 1849. *Date commenced business in Canada.*—Aug. 21, 1847.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 1,000,000	Premiums—Ontario (net)	$ 8,551,361
Total assets	334,508,795	Premiums—Total business (net)	29,481,957
Ontario business in force (gross)	295,317,955	Total disbursements to policyholders (net)—In Ontario	5,097,506
Total business in force (gross)	919,556,547	Total business	24,185,572

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, C. C. Paull, J. E. Haskins, C. D. Henderson, Fred W. Lamont, Dr. W. E. Ferguson, John B. Laidlaw, W. H. Bosley, Toronto; G. B. Patteson, Ottawa.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 28, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$182,718
Total assets	1,330,515	Premiums—Total business (net)	462,872
Total liabilities	448,904	Claims—Ontario (net)	80,524
Surplus protection of policyholders.	881,611	Claims—Total business (net)	216,128

CANADIAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, P. J. Perrin, Montreal; Vice-President and Secretary, J. H. Chandler, St. Lambert.

Directors.—J. Gagnon, P. J. Perrin, G. Perrin, J. G. Ratelle, R. E. Schofield, P. E. Tremblay, L. J. Boileau, Montreal; L. Grise, St. Cesaire; J. H. Chandler, St. Lambert.

Chief or General Agent in Ontario.—Anglo Canadian Underwriters Ltd., 25 Richmond St. West, Toronto.

Date of Incorporation.—July 24, 1943. *Date commenced business in Canada.*—Dec. 22, 1943.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$ 15,606
Total assets	348,811	Premiums—Total business (net)	167,147
Total liabilities	154,558	Claims—Ontario (net)	4,162
Surplus protection of policyholders.	194,253	Claims—Total business (net)	66,935

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, C. S. Riley, Winnipeg; Vice-President and Managing Director, A. L. Denison, Winnipeg; General Manager, Jas. A. Dowler, Winnipeg; Secretary, T. B. Ross, Winnipeg.

Directors.—J. H. Riley, C. S. Riley, A. L. Denison, James A. Crowe, H. C. Ashdown, W. A. Murphy, G. H. Aikins, K.C., Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 348,456
Total assets	4,139,631	Premiums—Total business (net)	1,411,476
Total liabilities	1,912,438	Claims—Ontario (net)	227,725
Surplus protection of policyholders.	2,227,193	Claims—Total business (net)	600,492

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*See note on page 1.

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor, Toronto; Vice-President and General Manager, W. F. Spry, Toronto; Secretary and Treasurer, C. W. Sykes.

Directors.—Rt. Hon. Arthur Meighen, P.C., K.C., A. E. Naylor, G. Larratt Smith, K.C., D. H. Gibson, C.B.E., W. F. Spry, Toronto; Sen. N. M. Paterson, Fort William; R. G. Ivey, K.C., London; C. W. Webster, Montreal; E. Anderson, K.C., LL.D., Winnipeg.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash	$ 500,000
Total assets	3,028,246
Total liabilities	1,662,095
Surplus protection of policyholders	1,366,151

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 472,491
Premiums—Total business (net)	1,324,656
Claims—Ontario (net)	236,886
Claims—Total business (net)	512,800

CANADIAN HOME ASSURANCE COMPANY

HEAD OFFICE, 276 ST. JAMES ST. WEST, MONTREAL, QUE.

Incorporated.—April 28, 1928. *Date commenced business*—March 9, 1929.

Officers.—President, R. E. Schofield; Vice-President, R. H. Saulnier; Secretary, Geo. Cowie.

Directors.—R. E. Schofield, R. H. Saulnier, Geo. Cowie, G. Gibeault, J. A. St. Arnaud.

Auditors.—Kent, Thompson & Co., Montreal.

Statement for the Year Ended December 31, 1945

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $500,000.		
No. of shares—40,000 "A", par value $5; 3,000 "B", p.v. $100.		
Capital stock at beginning and end of year—"A" shares	$286,300.00	$100,205.00
"B" shares	13,700.00	13,700.00
TOTAL	$300,000.00	$113,905.00

Balance Sheet—Assets

Agreements for sale of real estate	$ 2,102.46
Mortgage loans on real estate—first liens	2,750.00
Amortized book value of bonds, debentures and debenture stocks—not in default	391,672.50
Book value of stocks	11,751.00
Cash on hand and in banks	58,905.12
Interest accrued	3,309.90
Agents' balances and premiums uncollected:	
Written on or after October 1, 1945	50,205.63
Amount due from reinsurance on losses already paid	19.50
Surrender value of life policies	16,225.12
Refundable portion of 1942 excess profits tax	919.33
Second mortgage bonds	38,250.00
TOTAL ADMITTED ASSETS	$576,110.56

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 97,862.50	$ 97,862.50
Adjustment expenses of said claims	18,743.25	18,743.25
Present value of claims payable by instalments not yet due	10,000.00	10,000.00
Total net reserve, $184,092.69; carried out at 80% thereof	147,274.15	147,274.15
Reserve and unpaid losses under unlicensed reinsurance unsecured		13.04
Expenses due and accrued		500.00
Taxes due and accrued		8,000.00
Reinsurance premiums		13,250.96
Accident and casualty premium reserve		27,412.25
European general premium reserve		19,332.13
European general loss reserve		50,000.00
Total liabilities (excluding capital stock)		$392,388.28
Capital stock paid in cash	$113,905.00	
Surplus in Profit and Loss Account	69,817.28	
Excess of assets over liabilities (surplus for protection of policyholders)		183,722.28
TOTAL LIABILITIES		$576,110.56

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*See note on page 1.

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written		$294,171.90
Reserve of unearned premiums (80%):		
At beginning of year	$180,017.70	
At end of year	147,274.15	
Decrease		32,743.55
Net premiums earned		$326,915.45
Net claims incurred	$171,857.73	
Net adjustment expenses incurred	39,806.59	
Commissions	119,114.12	
Taxes	12,938.71	
Salaries, fees and travelling expenses	8,000.00	
All other expenses	4,977.73	
Total claims and expenses		356,694.88
Underwriting loss		*$ 29,779.43*
Other revenue:		
Interest earned—cash and accruals	$ 21,915.12	
Dividends earned	584.00	
Profit on sale of securities and real estate	3,578.56	26,077.98
NET LOSS FOR THE YEAR		*$ 3,701.45*

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$186,485.17
Net loss for the year brought down	3,701.45
	$182,783.72
Add:	
Refundable portion income taxes	919.33
Decrease in unlicensed reinsurance unsecured	19.23
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$183,722.28

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1944	$ . .	$13,575,102	$13,575,102
Taken in 1945, new and renewed	219,599	9,293,535	9,513,134
Totals	$ 219,599	$22,868,637	$23,088,236
Ceased in 1945, including renewed	1,000	8,257,514	8,258,514
Gross in force, December 31, 1945	$ 218,599	$14,611,123	$14,829,722
Reinsurance in force, December 31, 1945	101,722	4,857,631	4,959,353
NET IN FORCE, DECEMBER 31, 1945	$ 116,877	$ 9,753,492	$ 9,870,369

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	181,775.82	128,916.76	118,876.76	191,815.82	61,199.96	130,615.86
Automobile	380,046.51	369,515.50	483,989.38	265,572.63	48,391.63	217,181.00
Accident—						
Personal	....	5.00	....	5.00	....	5.00
Public Liability	4,164.84	2,225.49	1,985.65	4,404.68	963.44	3,441.24
Employers' Liab'ty	712.40	555.25	458.75	808.90	218.07	590.83
Boiler	196.42	117.11	31.17	282.36	282.36	....
Fidelity	44.50	65.99	57.49	53.00	.....	53.00
Surety	15.00	307.50	80.00	242.50	.....	242.50
Plate Glass	30,508.40	17,539.61	15,908.33	32,139.68		32,139.68
Theft	.....	826.70	214.60	612.10		612.10
TOTALS	597,463.89	520,074.91	621,602.13	495,936.67	111,055.46	384,881.21

THE CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, C. S. Riley, Winnipeg; Vice-President and Managing Director, A. L. Denison, Winnipeg; General Manager, Jas. A. Dowler, Winnipeg; Secretary, T. B. Ross, Winnipeg.

Directors.—J. A. Dowler, C. S. Riley, H. C. Ashdown, J. H. Riley, A. L. Denison, J. A. Crowe, W. A. Murphy, G. H. Aikins, Winnipeg; A. F. Culver, Montreal.

Chief or General Agent in Ontario.—E. M. Lyall, Federal Bldg., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$ 457,256
Total assets	3,511,914	Premiums—Total business (net)	1,724,451
Total liabilities	1,954,105	Claims—Ontario (net)	197,791
Surplus protection of policyholders	1,557,809	Claims—Total business (net)	662,407

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President and General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto.

Directors.—F. W. Lafrentz, A. F. Lafrentz, D. H. Cook, F. J. Parry, New York; M. A. Bradshaw, John B. Alexander, Toronto; C. S. Band, W. Donald Matthews, H. H. Lawson, J. R. Read, C. H. Hall.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$256,414
Total assets	2,463,348	Premiums—Total business (net)	912,298
Total liabilities	983,348	Claims—Ontario (net)	50,286
Surplus protection of policyholders	1,480,000	Claims—Total business (net)	216,045

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£130,745	Premiums—Ontario (net)	$ 58,132
Assets in Canada	$402,134	Premiums—Canada (net)	208,292
Liabilities in Canada	220,419	Claims—Ontario (net)	23,554
		Claims—Canada (net)	82,022

THE CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—E. D. Gooderham, H. W. Falconer, D. G. Ross, L. M. Keachie, H. R. Jackman, A. W. Eastmure, J. P. Nicolls, H. S. Gooderham.

Date of Incorporation.—May 19, 1912. *Date commenced business in Canada.*—Jan. 1, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$301,600	Premiums—Ontario (net)	$267,499
Total assets	887,376	Premiums—Total business (net)	380,781
Total liabilities	424,761	Claims—Ontario (net)	73,947
Surplus protection of policyholders	462,615	Claims—Total business (net)	146,584

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*See note on page 1.

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, 500 Place d'Armes, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.
Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash	£100,000
Assets in Canada	$220,254
Liabilities in Canada	107,182

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$28,027
Premiums—Canada (net)	89,541
Claims—Ontario (net)	16,592
Claims—Canada (net)	49,862

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. A. Newlands, Toronto.
Chief or General Agent in Ontario.—J. A. Newlands, 371 Bay St., Toronto.
Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash	$500,000
Assets in Canada	170,147
Liabilities in Canada	25,450

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,033
Premiums—Canada (net)	9,852
Claims—Ontario (net)	2,361
Claims—Canada (net)	4,752

THE CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash	£450,000
Assets in Canada	$958,917
Liabilities in Canada	398,898

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$140,594
Premiums—Canada (net)	353,737
Claims—Ontario (net)	99,800
Claims—Canada (net)	225,657

THE CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1870. *Date commenced business in Canada.*—July 2, 1919.

Capital stock paid in cash Mex.	$2,000,000
Assets in Canada	121,596
Liabilities in Canada	30,639

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$14,099
Premiums—Canada (net)	30,472
Claims—Ontario (net)	7,864
Claims—Canada (net)	18,050

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. East, Toronto.
Date of Incorporation.—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	256,333
Liabilities in Canada	52,407

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 3,710
Premiums—Canada (net)	70,466
Claims—Ontario (net)	1,312
Claims—Canada (net)	27,280

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*See note on page 1.

CITY OF NEW YORK INSURANCE COMPANY[*]

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash	$1,500,000
Assets in Canada	250,079
Liabilities in Canada	43,581

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	†
Claims—Ontario (net)	Nil
Claims—Canada (net)	†

COLUMBIA INSURANCE COMPANY OF NEW YORK[*]

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	281,205
Liabilities in Canada	88,148

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$21,888
Premiums—Canada (net)	73,896
Claims—Ontario (net)	11,627
Claims—Canada (net)	34,509

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA[*]

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, J. W. Glenwright, Toronto; 1st Vice-President, W. C. Hodgson, Toronto; 2nd Vice-President, H. H. Bishop, Toronto; Secretary, E. B. H. Shaver.

Directors.—Norman Allin, M.D., Eardley Allin, M.D., W. T. Henry, H. S. Douglas, J. M. Taylor, Edmonton; J. W. Glenwright, W. C. Hodgson, H. B. Begg, H. H. Bishop, F. J. Colgan, Toronto; John A. East, Saskatoon; F. O. Hodgson, Vancouver.

Chief or General Agent in Ontario.—J. W. Glenwright, 350 Bay St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Oct. 4, 1913.

Capital stock paid in cash	$ 148,480
Total assets	4,053,813
Ontario business in force (gross)	6,599,023
Total business in force (gross)	16,629,363

Premiums and Disbursements	
Premiums—Ontario (net)	$216,066
Premiums—Total business (net)	512,161
Total disbursements to policyholders (net)—In Ontario	11,914
Total business	220,418

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED[*]

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—W. E. Makinson, 83-85 Richmond St. W., Toronto.

Date of Incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

Capital stock paid in cash	£3,540,000
Life:	
Assets in Canada	$1,253,745
Ontario business in force (gross)	21,323
Canadian business in force (gross)	186,875
Other than Life:	
Assets in Canada	1,479,738
Liabilities in Canada	938,488

Premiums and Disbursements	
Life:	
Premiums—Ontario (net)	$ 269
Premiums—Canada (net)	3,008
Total disbursements to policyholders (net)—In Ontario	4,165
In Canada	9,618
Premiums Written—Claims Incurred	
Other than Life:	
Premiums—Ontario (net)	367,120
Premiums—Canada (net)	1,142,228
Claims—Ontario (net)	197,331
Claims—Canada (net)	548,828

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[*] See note on page 1.

[†] Included in figures of Home Insurance Company.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, V. R. Smith, M.A., A.I.A., A.A.S., F.A.I.A., Toronto; Vice-Presidents, J. K. Macdonald, B.A., R. S. Waldie, Toronto; General Manager, C. D. Devlin, Toronto; Secretary, James L. McLachlin, B.A., A.I.A., A.A.S., Toronto; Actuary, B. T. Holmes, A.I.A., F.A.S., F.A.I.A.

Directors.—Charles S. Macdonald, Col. J. F. Michie, C. R. Dent, R. S. Waldie, Arthur F. White, J. K. Macdonald, B.A., F. Grenville Rolph, V. R. Smith, M.A., C. D. Devlin, Toronto; P. A. Thomson, A. A. Magee, K.C., C.B.E., Montreal; W. C. Laidlaw, Allendale; R. A. Bryce Lt.-Col. W. E. Phillips, J. L. Trumbull, Hon. G. P. Campbell.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

Capital stock paid in cash	$ 300,000
Life:	
Total assets	207,373,246
Ontario business in force (gross)	160,917,427
Total business in force (gross)	591,395,222
Other than Life:	
Total assets	558,874
Total liabilities	268,048

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 4,655,555
Premiums—Total business (net)	21,057,702
Total disbursements to policyholders (net)—In Ontario	2,429,252
Total business	11,658,950

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	439,326
Premiums—Total business (net)	610,213
Claims—Ontario (net)	289,549
Claims—Total business (net)	396,623

THE CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. East, Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash	$2,000,000
Assets in Canada	811,928
Liabilities in Canada	344,566

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 82,168
Premiums—Canada (net)	413,090
Claims—Ontario (net)	69,645
Claims—Canada (net)	231,254

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, H. Begg, Toronto; Vice-Presidents, P. R. Gardiner, Toronto, J. C. H. Dussault, K.C., Montreal; Secretary, H. L. Kearns, Toronto; Treasurer, J. G. Hutchinson, Toronto.

Directors.—J. C. H. Dussault, K.C., Montreal; Leigh M. McCarthy, P. R. Gardiner, H. Begg, W. R. Begg, Geo. McNamara, J. G. Hutchinson, H. B. Begg, H. L. Kearns, Col. K. R. Marshall, C.M.G., D.S.O., Frank Shannon, Toronto; J. M. Pigott, Hamilton.

Date of Incorporation.—May 20, 1930. *Date commenced business in Canada.*—May 21, 1931.

Capital stock paid in cash	$220,000
Total assets	814,505
Total liabilities	376,581
Surplus protection of policyholders	437,925

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$250,962
Premiums—Total business (net)	394,117
Claims—Ontario (net)	99,196
Claims—Total business (net)	169,548

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash	$5,000,000
Assets in Canada	2,259,628
Liabilities in Canada	1,356,934

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$1,637,244
Premiums—Canada (net)	2,935,269
Claims—Ontario (net)	506,904
Claims—Canada (net)	955,597

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*See note on page 1.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—January, 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

Capital stock paid in cash	$20,000,000
Assets in Canada	1,895,285
Liabilities in Canada	569,801

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$273,401
Premiums—Canada (net)	926,125
Claims—Ontario (net)	94,069
Claims—Canada (net)	418,075

THE CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; Vice-President and Managing Director, N. J. Lander, Toronto; Secretary, Geo. Hunt; Chairman of the Board, John W. Hobbs, Toronto; Actuary, J. Hunter, F.F.A., F.A.S., Toronto.

Directors.—N. J. Lander, A. S. Mathers, G. W. Rutter, John W. Hobbs, K. D. McKenzie, John T. Richardson, K.C., T. D'Arcy Leonard, K.C., J. J. Lorne Ardiel, Toronto; Hon. Jacob Nicol, K.C., Sherbrooke, Que.; W. A. Dryden, Brooklin; Chas. T. McHattie, Vancouver; J. A. Northey, Todmorden.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

Capital stock paid in cash	$ 200,000
Total assets	15,197,748
Ontario business in force (gross)	31,129,097
Total business in force (gross)	64,993,772

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$1,001,866
Premiums—Total business (net)	1,938,715
Total disbursements to policyholders (net)—In Ontario	395,199
Total business	829,087

CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash	£500,000
Assets in Canada	$505,563
Liabilities in Canada	310,265

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$106,719
Premiums—Canada (net)	349,035
Claims—Ontario (net)	67,159
Claims—Canada (net)	181,845

THE CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Chairman of the Board, Hon. G. H. Ferguson, P.C., K.C., LL.D., Toronto; 1st Vice-President, C. W. Somers, Toronto; 2nd Vice-President, H. D. Burns, Toronto; 3rd Vice-President, G. T. Somers, Toronto; General Manager, H. R. Stephenson, F.A.S., A.I.A., Toronto; Treasurer, W. D. Stewart, Toronto; Secretary, P. McDonald, Toronto; Actuary, F. W. Hill, F.A.S.; Medical Officer, H. D. Delamere, M.D.; Superintendent of Agencies, E. J. S. Brown.

Directors.—H. R. Stephenson, C. W. Somers, W. F. Watkins, F. Erickson Brown, K.C., H. D. Burns, G. E. Spragge, Hon. G. Howard Ferguson, P.C., K.C., LL.D., G. S. Braden, Toronto; Geo. A. Morson, Havana, Cuba; Hon. E. L. Patenaude, P.C., K.C., LL.D., Montreal; Norman F. Wilson, Ottawa; A. N. McLean, St. John; C. Wallace, Vancouver.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

Capital stock paid in cash	$ 278,440
Total assets	79,520,019
Ontario business in force (gross)	88,000,534
Total business in force (gross)	376,561,703

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 2,462,418
Premiums—Total business (net)	12,506,767
Total disbursements to policyholders (net)—In Ontario	885,681
Total business	3,825,175

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*See note on page 1.

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, H. W. Falconer, Toronto; Treasurer, J. C. Dodds; General Superintendent, J. C. Stuart; Actuary, J. E. White.

Directors.—H. R. Jackman, D. G. Ross, M.P., E. D. Gooderham, F. W. Bartrem, L. M. Keachie, H. S. Gooderham, H. W. Falconer, A. F. Ball, Toronto; J. P. Nicolls, Vancouver; F. E. Bronson, Ottawa.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887.

Capital stock paid in cash	$ 1,005,300
Life:	
Total assets	4,318,188
Ontario business in force (gross)	14,056,275
Total business in force (gross)	24,923,737
Other than Life:	
Total assets	3,907,054
Total liabilities	1,898,267

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 362,005
Premiums—Total business (net)	653,554
Total disbursements to policyholders (net)—In Ontario	98,578
Total business	188,028

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	1,109,238
Premiums—Total business (net)	1,451,399
Claims—Ontario (net)	454,595
Claims—Total business (net)	612,078

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, R. H. L. Massic, Toronto; Vice-President, J. A. Fraser, Toronto; Secretary, S. A. Colby, Toronto.

Directors.—R. H. L. Massie, Hamilton Cassels, K.C., John A. Fraser, C. S. Macdonald, Dunlop Stewart, Toronto; R. A. Brock, Montreal; Alfred F. James, Chas. D. James, Milwaukee; Col. Howard Greene, Christiana, Del.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash	$ 300,000
Total assets	1,684,933
Total liabilities	540,096
Surplus protection of policyholders	1,144,837

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$221,762
Premiums—Total business (net)	394,341
Claims—Ontario (net)	105,897
Claims—Total business (net)	163,330

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Ford S. Kumpf, Waterloo; Vice-Presidents, G. A. Dobbie, Galt, J. E. F. Seagram, Waterloo; Actuary, A. J. Huenergard; Secretary, H. Schaus; Treasurer, G. E. Pangman; General Superintendent of Agencies, J. J. Murray.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.B., Ford S. Kumpf, J. E. F. Seagram, Waterloo; J. H. Gundy, Toronto; C. Gordon Cockshutt, Brantford; W. H. Malkin, Vancouver; G. Alex. Forbes, Hespeler; G. A. Dobbie, Galt; Hon. Sen. W. D. Euler, M.P., P.C., Kitchener; Hon. Sen. A. C. Hardy, P.C., K.C., Brockville; J. A. Simard, O.B.E., Montreal.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash	$ 280,000
Total assets	68,796,035
Ontario business in force (gross)	93,026,816
Total business in force (gross)	247,495,540

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$2,644,412
Premiums—Total business (net)	7,522,763
Total disbursements to policyholders (net)—In Ontario	1,484,119
Total business	3,440,219

THE EAGLE FIRE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.
Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. East, Toronto.
Date of Incorporation.—1806. *Date commenced business in Canada.*—January 1, 1937.

Capital stock paid in cash	$1,000,000
Assets in Canada	199,625
Liabilities in Canada	91,447

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$32,148
Premiums—Canada (net)	97,404
Claims—Ontario (net)	10,482
Claims—Canada (net)	41,990

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*See note on page 1.

EAGLE STAR INSURANCE COMPANY, LIMITED*

Head Office, London, Eng.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.* May, 1912.

Capital stock paid in cash	$16,303,111
Assets in Canada	600,714
Liabilities in Canada	595,950

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 396,095
Premiums—Canada (net)	1,018,981
Claims—Ontario (net)	162,777
Claims—Canada (net)	481,887

THE T. EATON LIFE ASSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, J. D. Eaton, Toronto; Vice-Presidents, O. D. Vaughan, J. A. Livingstone, T. C. Eaton, Toronto; Manager and Secretary-Treasurer, J. A. Livingstone, Toronto; Actuary, A. E. Harkness, A.A.S., Toronto; Medical Director, T. D. Archibald, M.D.

Directors.—O. D. Vaughan, G. M. Eaton, J. Elliott, J. A. Livingstone, H. P. Parkes, J. G. McKee, E. A. Eaton, J. D. Eaton, T. C. Eaton, T. D. Switzer, Toronto; R. S. McCordick, Winnipeg; F. B. Walls, Montreal; C. H. Boothe, Hamilton.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash	$ 250,000
Total assets	14,338,251
Ontario business in force (gross)	20,231,332
Total business in force (gross)	40,324,608

Premiums and Disbursements	
Premiums—Ontario (net)	$ 685,132
Premiums—Total business (net)	1,279,282
Total disbursements to policyholders (net)—In Ontario	292,136
Total business	629,262

THE EMPIRE LIFE INSURANCE COMPANY

Head Office, Kingston, Ont.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 192

Officers.—Chairman of the Board and President, C. P. Fell; Vice-President, A. H. K. Russell; General Manager, L. T. Boyd; Actuary, H. H. Blakeman; Treasurer, J. R. Paterson; Secretary, W. T. Fortye.

Directors.—C. P. Fell, A. H. K. Russell, N. A. Fairhead, A. Bruce Matthews, Geo. M. Orr, Toronto; N. P. Lambert, Ottawa; Geo. J. Guy, Port Nelson; D. W. McCormick, Galt; D. R. McLaughlin, Georgetown.

Auditors.—E. J. Howson, F.C.A., and A. B. Shepard, F.C.E., of Thorne, Mulholland, Howson & McPherson, Chartered Accountants, Toronto.

Statement for the Year Ended December 31, 1945

Capital Stock

	No. of Shares	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $2,500,000. No. of shares, 50,000. Par value, $50.			
Capital stock at beginning of year	26,170	$1,308,500.00	$313,195.00
Calls received during year			62.50
Capital stock at end of year	26,170	$1,308,500.00	$313,257.50

Premium on Capital Stock

Total amount paid to December 31, 1945	$928,720.00

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*See note on page 1.

Summary Balance Sheet

Assets		*Liabilities*		
Total ledger assets at book value	$13,442,181.62	Total liabilities		$12,701,195.25
Deduct excess of total book value of ledger assets over total authorized value	12,044.41	Excess of assets over liabilities:		
		Capital stock paid in cash	$313,257.50	
		Surplus	718,451.73	1,031,709.23
Total ledger assets at authorized value	$13,430,137.21			
Non-ledger assets	333,814.10			
Total assets	$13,763,951.31			
Deduct assets not admitted	28,046.83			
Total Admitted Assets	$13,735,904.48	Total		$13,735,904.48

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1944	$12,560,533.38	Decrease in ledger assets in 1945—disbursements	$ 1,496,680.76
Increase in ledger assets in 1945:		Total ledger assets at book value, December 31, 1945	13,442,181.62
Income	$ 2,373,132.63		
Increase in ledger liabilities—sundry accounts payable	5,133.87		
Increase in capital stock	62.50		
Total increase	$ 2,378,329.00		
Total	$14,938,862.38	Total	$14,938,862.38

Assets

Ledger Assets

Book value of real estate, less encumbrances: office premises, $102,527.83; held for sale, $156,738.48	$ 259,266.31
Amounts owing under agreements of sale of real estate	20,904.07
Mortgage loans on real estate	1,482,718.65
Loans on policies and other amounts secured by the Company's policies in force	665,288.62
Book value of bonds, debentures and debenture stocks	9,546,624.91
Book value of stocks	1,384,229.77
Cash on hand and in banks	53,030.00
Agents' ledger balances	27,856.06
Sundry accounts receivable	2,263.23
Total Ledger Assets at Book Value	$13,442,181.62
Deduct excess of total book value of ledger assets over total authorized value	12,044.41
Total Ledger Assets at Authorized Value	$13,430,137.21

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 148,440.29
Total net premiums due and uncollected and deferred	185,373.81
Total Non-ledger Assets	$ 333,814.10
Total Assets	$13,763,951.31

Deduct Assets Not Admitted

Cash advanced to or in the hands of officers or agents	28,046.83
Total Admitted Assets	$13,735,904.48

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$11,804,087.00
Net liability for admitted outstanding claims under contracts	142,659.81
Provision for unreported death claims	17,000.00
Provision for disability claims unreported or reported but not admitted	3,000.00
Amounts left with the Company at interest (pertaining to assurance and annuity contracts), including interest accumulations thereon	242,624.00
Premiums received from policyholders in advance	15,332.38
Net dividends to policyholders due and unpaid	2,110.22
Provision for accrued profits to policyholders not included above	109,418.00

Balance of shareholders' surplus account, including dividends due and unpaid	13,453.56
Provincial, municipal and other taxes due and accrued	31,000.00
Salaries, rents and office expenses due and accrued	7,122.77
Medical examiners' and legal fees due and accrued	1,495.00
Commissions to agents due and accrued	13,622.97
Reserve for contingencies	200,000.00
Staff pension, assurance and savings funds	91,650.00
Miscellaneous accounts payable	9,619.54
TOTAL LIABILITIES	$12,704,195.25

Income

	FIRST YEAR	RENEWAL	SINGLE	TOTALS
Assurance premiums, ordinary	$285,569.14	$1,267,892.06	$15,407.27	$1,568,868.47
Less reinsurance premiums	11,557.16	41,566.24	....	53,123.40
Net assurance premiums, ordinary	$274,011.98	$1,226,325.82	$15,407.27	$1,515,745.07
Net assurance premiums, group	459.81	522.84	....	982.65
Net annuity considerations, ordinary	3,192.86	39,644.62	8,065.24	50,902.72
Net annuity considerations, group	....	....	....	....
Total net premium income and consideration for annuities	$277,664.65	$1,266,493.28	$23,472.51	$1,567,630.44

Consideration for supplementary contracts involving life contingencies		3,162.62
Amounts left with the Company at interest (arising out of assurance and annuity contracts):		
Dividends	$ 12,390.67	
Other amounts	47,426.27	59,816.94
Interest, dividends and rents		552,090.27
Income from all other sources:		
Staff Pension Fund contributions—by employees, $8,230.64; by the Company, $6,780.64	$ 15,011.28	
Not taken fees	2,091.65	17,102.93
Gross profit on sale or maturity of ledger assets		173,329.43
TOTAL INCOME		$2,373,132.63

Disbursements

ORDINARY—	DEATH CLAIMS AND ANNUITY PAYMENTS	MATURITIES	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTALS
Assurances, net	$457,922.93	$168,035.50	$107,690.77	$10,532.45	$49,739.13	$ 793,920.78
Annuities, net	26,382.96	....	3,172.33	240.00	386.42	30,181.71

Total net disbursements in respect of assurance and annuity contracts		$ 824,102.49
Net payments under supplementary contracts involving life contingencies		7,175.44
Net reduction in premiums resulting from application of dividends		1,240.00
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn:		
Dividends	$ 2,592.50	
Other amounts	27,664.54	30,257.04
Taxes, licenses and fees: Taxes on premiums, $23,362.04; taxes on investments (other than real estate), $3,717.43; licenses and fees, $976.74; other taxes, $8,382.64		36,438.85
Head office expenses: Salaries, $95,264.94; directors' fees, $1,835.60; auditors' fees, $2,000.00; travelling expenses, $4,174.92; rents (including $7,200.00 for Company's occupancy of its own buildings), $8,219.25; miscellaneous, $12,998.10		124,492.81
Branch office and agency expenses: Assurance commissions: first year—ordinary, $202,626.02; renewal—ordinary, $47,866.21; group, $12.41; single—ordinary, $77.27. Annuity commissions: first year—ordinary, $888.44; renewal—ordinary, $801.59; single—ordinary, $78.40. Salaries, $69,049.82; advances made to agents, $2,846.32; travelling expenses, $23,013.97; rent (including $1,134.00 for Company's occupancy of its own buildings), $9,839.60; miscellaneous, $22,957.16		380,057.21
All other expenses: Advertising, $5,627.96; books and periodicals, $525.20; express, telegrams and telephones, $1,956.92; legal fees, $2,710.03; medical fees, $13,326.15; office furniture, $5,049.08; postage, $3,584.06; printing and stationery, $6,311.73; commissions on loans, $2,453.91; contributions to Staff Pension Fund, $6,780.64; miscellaneous, $7,133.00		55,458.68
Payments from Staff Pension Fund		1,605.91
All other disbursements		8,872.33
Interest or dividends paid to shareholders		12,527.80
Interest paid on claims		1,004.78
Interest on borrowed money and bank overdrafts		9,895.56
Gross loss on sale or maturity of ledger assets		179.07
Gross decrease by adjustment of ledger assets		3,372.79
TOTAL DISBURSEMENTS		$1,496,680.76

Exhibit of Ordinary Assurance Policies

Classification	Life		Endowment		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$	$		$
At end of 1944	25,637	36,375,678	8,591	14,251,273	212	1,034,379	72,582	34,440	51,733,912
New effected	4,821	7,090,228	1,999	3,521,408	66	345,030		6,886	10,956,666
Old revived	108	182,518	44	67,141	...	...	12	152	249,671
New bonus additions	...	...				...	20,406	...	20,406
Old increased		12,026		10,374		...	...	...	22,400
Transferred	42	104,090	30	65,161		...		72	169,251
Totals	30,608	43,764,540	10,664	17,915,357	278	1,379,409	93,000	41,550	63,152,306
Less ceased by:									
Death	389	436,455	53	58,008	...	...	420	442	494,883
Maturity	...	...	129	162,990	...	...	179	129	163,169
Expiry	...	...			4	10,500	...	4	10,500
Surrender	269	404,130	79	104,238		...	2,298	348	510,666
Lapse—									
Less than 1 yr.	302	436,102	211	388,940	1	1,500	...	514	826,542
Other	687	952,755	277	444,225	11	52,946	...	975	1,449,926
Decrease	...	83,137	...	79,237	...	8,831		...	171,205
Transfer	27	48,282	28	54,988	9	43,000	760	64	147,030
Total ceased	1,674	2,360,861	777	1,292,626	25	116,777	3,657	2,476	3,773,921
AT END OF 1945	28,934	41,403,679	9,887	16,622,731	253	1,262,632	89,343	39,074	59,378,385
Reassured	...	1,176,909	...	344,347	..	292,390	...		1,813,646

Exhibit of Group Assurance Policies

Classification	Term		
	Number		Amount
	Policies	Employees	
			$ c.
At end of 1944	2	17	38,000.00
New policies effected	1	88	179,000.00
Totals	3	105	217,000.00
Less ceased by termination of employment—without conversion	..	2	2,500.00
AT END OF 1945	3	103	214,500.00

Exhibit of Annuities Arising Out of Assurance Contracts

Classification	Supplementary Contracts						Disability Annuities	
	Involving Life Contingencies		Not Involving Life Contingencies		Total			
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.
At end of 1944	1	127.56	14	6,280.32	15	6,407.88	19	7,941.72
New effected	...	...	2	612.28	2	612.28	4	1,320.00
Old revived	...	...	...	...	...	...	1	240.00
Totals	1	127.56	16	6,892.60	17	7,020.16	24	9,501.72
Less ceased by:								
Death	...	...	...	...	...	...	3	960.00
Expiry	...	...	...	...	...	...	1	240.00
Recovery from disability	...	...	...	...	...	...	2	960.00
Total ceased	...	...	...	...	...	...	6	2,160.00
AT END OF 1945	1	127.56	16	6,892.60	17	7,020.16	18	7,341.72

Exhibit of Ordinary Annuities

Classification	Deferred Annuities		Vested Annuities					
			Involving Life Contingencies		Not Involving Life Contingencies		Total	
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.
At end of 1944	578	185,722.32	51	11,692.08	11	2,196.58	62	13,888.66
New effected	44	14,972.64						
Old revived	5	3,454.32						
Old increased		240.00						
Transferred	7	757.80	3	418.20	1	197.64	4	615.84
Totals	634	205,147.08	54	12,110.28	12	2,394.22	66	14,504.50
Less ceased by:								
Death	2	1,380.00	1	600.00			1	600.00
Expiry	3	360.00	1	105.00			1	105.00
Surrender	14	6,548.04			1	120.36	1	120.36
Lapse—								
Less than 1 year	20	5,047.32						
Other	5	1,112.04						
Decrease		108.84						
Transfer	9	3,173.16						
Total ceased	53	17,729.40	2	705.00	1	120.36	3	825.36
At End of 1945	581	187,417.68	52	11,405.28	11	2,273.86	63	13,679.14

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Assurance	Gross in Force			Reassured in Other Companies	
	No.	Amount	Reserve	Amount	Reserve
ORDINARY, PARTICIPATING		$ c.	$	$	$
Life	18,768	27,135,895.00	3,016,993	626,271	81,622
Endowment	7,984	13,347,806.00	1,741,471	266,392	22,474
Term, etc	1	2,500.00	383		
Bonus additions		89,343.00	45,057		
Premium reductions		(1,201.76)	2,713		
Additional accidental death benefits		(9,040,000.00)	13,688	(300,870)	188
Disability benefits, active lives:					
Waiver of premium only		(6,521,418.00)		(136,229)	
Waiver of premium and income		(1,190,165.00)	47,421	(35,350)	1,040
Disability benefits, disabled lives		(2,160.00)	20,063		
Extra premiums			5,941		
Exch'ge on foreign currency contracts			1,308		
Supplementary contracts, not involving life contingencies	(6)	(2,027.96)	8,500		
Totals	26,753	40,575,544.00	4,903,538	892,663	105,324
ORDINARY, NON-PARTICIPATING					
Life	10,166	14,267,784.00	5,193,373	550,638	38,947
Endowment	1,903	3,274,925.00	1,156,563	77,955	8,759
Term, etc	252	1,260,132.00	8,858	292,390	2,281
Additional accidental death benefits		(2,337,000.00)	3,416	363,500	221
Disability benefits, active lives:					
Waiver of premium only		(802,869.00)		(65,749)	
Waiver of premium and income		(1,042,028.00)	31,327	(12,000)	342
Disability benefits, disabled lives		(1,942.00)	33,095		
Extra premiums			1,331		
Exch'ge on foreign currency contracts			78		
Supplementary contracts:					
Involving life contingencies	(1)	(127.56)	2,110		
Not involving life contingencies	(10)	(4,864.64)	24,516		
Totals	12,321	18,802,841.00	6,454,667	920,983	50,550
Totals—Ordinary	39,074	59,378,385.00	11,358,205	1,813,646	155,874

ASSURANCE SECTION (*Cont'd*)

Class of Assurance	Gross in Force			Reassured in Other Companies	
	No.	Amount	Reserve	Amount	Reserve
GROUP, PARTICIPATING		$ c.	$	$	$
Term, etc	2	47,000.00	25	. .	.
GROUP, NON-PARTICIPATING					
Term, etc	1	167,500.00	80	..	
Totals—Group	3	214,500.00	105	..	
GRAND TOTALS—ASSURANCES	39,077	59,592,885.00	11,358,310	1,813,646	155,874

ANNUITY SECTION

Class of Annuity	Gross in Force			Reassured in Other Companies
	No.	Annual Payment	Reserve	Reserve
ORDINARY, PARTICIPATING		$ c.	$	$
Deferred	314	113,712.96	152,146	
Vested—involving life contingencies	6	1,698.20	18,148	......
Disability (active lives)	. .	....	571	
Premium reduction	...	....	15	... ..
Totals	320	115,411.16	170,880	...
ORDINARY, NON-PARTICIPATING				
Deferred	267	73,704.72	340,632	.....
Vested:				
Involving life contingencies	46	9,707.08	79,841	......
Not involving life contingencies	11	2,273.86	8,418	.. ....
Disability (active lives)		......	945	277
Disability (disabled lives)	...	. .	914	. .....
Totals	324	85,685.66	430,750	277
GRAND TOTALS—ANNUITIES	644	201,096.82	601,630	277

Summary of Reserve

	Participating	Non-participating	Total
	$	$	$
Reserve for policies and contracts in force:			
Assurance	4,903,563	6,454,747	11,358,310
Annuity	170,880	430,750	601,630
Totals	5,074,443	6,885,497	11,959,940
Deduct reserve for reassured contracts:			
Assurance	105,324	50,550	155,874
Annuity	....	277	277
Total reassurance	105,324	50,827	156,151
Net reserve	4,969,119	6,834,670	11,803,789
Add reserve for contracts reassured with companies not licensed in Canada	....	298	298
Net Reserve Carried in the Liabilities	4,969,119	6,834,968	11,804,087

Miscellaneous Statement

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Valuation of Assurance Policies and Annuity Contracts:

Life insurance contracts were valued in groups arranged according to section of business, year of issue, plan and age at issue. There was an exception in the case of the fraternal whole life plan and in the case of paid-up policies for which the business was grouped according to attained age in 1945. The valuation schedules were completed for each group using factors for the terminal reserves for the policy anniversary preceding and that following the valuation date, as well as the net premium and the death strain. The mean reserves were computed only for each section of the business. This method provides a check on the accuracy of the work in applying the valuation factors. The age at issue is taken as the age nearest birthday at the date of issue and the duration is taken as N + ½ where N is the difference between the calendar year of issue and the year of valuation.

Particulars of the bases used for the valuation of life insurance contracts are: business issued 1929–1936 by the Mutual Relief Life reinsured—the AM(5) 3½% table net level premium method; prepaid profit plans issued 1922–1937—the OM(5) 3½% table net level premium method; participating policies issued 1922–1942—the OM(5) 3%, the OM(5) 3½% and the AM(5) 3½% tables net level premium method using the deductions permitted by The Ontario Insurance Act; non-participating policies, issued 1922–1930—the OM(5) 3½% table, issued 1931–1942—the AM(5) 3½% table, net level premium method using the deductions permitted under The Ontario Insurance Act; fraternal business reinsured by this Company—the CM(5) 3½% table, with the Canadian modification except for the whole life plan for which the sums assured and net premiums were valued separately; both participating and non-participating policies issued 1942 and after—the CM(5) 3% table, Canadian modification. The reserves determined in accordance with the foregoing specifications are the equal of, or exceed, the amounts which would be required by The Ontario Insurance Act.

For vested annuity contracts involving life contingencies, the basis of valuation was the Rutherford Table with 3½% interest rate. Contracts for single premium deferred annuities and immediate annuities for periods certain were valued on an interest basis of 3%. Contracts issued as annual premium deferred annuities, not involving life contingencies during the deferred period, were valued on a 3½% interest basis for issues prior to 1941 and on a 3% interest basis for issues of 1941 and after, using the method of accumulating the net premium at interest. The foregoing valuation bases provide reserves in excess of the requirements of The Ontario Insurance Act.

(a) Policies issued at premiums corresponding to ages higher than the true ages were valued as of the rated up age.

(b) Policies issued subject to a lien or contingent debt were valued for the full amount of insurance.

(c) Policies otherwise issued on lives classed as substandard or special seem to be all included in categories (a), (b) and (d).

(d) Policies issued at, or subject to, an extra premium payable either in one sum or annually; ordinarily the latter only are issued and a reserve equal to 50% of the gross extra premium is provided in the valuation.

(e) For policies providing for disability benefits, waiver of premium and other benefits (waiver of premiums only and waiver of premiums with monthly income without the deduction from the sum insured) the additional liability was determined as follows:

(i) Before the occurrence of disability by the accumulation without interest of 50% of the gross extra premium for disability from the date of issue on the policies in force as of the date of valuation;

(ii) After the occurrence of disability the reserve provided was the present value of the future income payments and premiums to be waived on the basis of Hunter's disability table with interest at the rate of 3% per annum adjusted as follows according to the year preceding the date of valuation that the claim was incurred: 50% first year, 75% second year, 85% third year, 95% fourth year and 100% in the fifth year of disability and thereafter.

(f) Policies providing for additional accidental death benefits were valued as follows: For all policies in force a reserve of one-half of the annual premium for the benefit was set up, and in addition thereto for policies where the premium paying period was less than the period of coverage, the excess amount of the premium paid for the double indemnity benefit over $1.25 per $1,000, such excess being accumulated at 3½% interest per annum.

(g) Annuities issued to lives classed as under average were valued as of the rated-up age on the basis of which the contract was issued substandard.

(h) Any other special classes of policies the foregoing statement appears to cover.

(2) Items of Special Reserves:

(a) To cover future expenses for limited payment and single premium assurance policies and for immediate annuity contracts, no reserve is maintained.

(b) To make provision for benefits granted under contracts which may at any duration be in excess of the reserve computed in accordance with the basic method of valuation; for these a special reserve was provided equivalent to the excess of the guaranteed value over the level reserve.

(c) To provide any amount, in excess of the cash value held, which may be made available upon the reinstatement of lapsed policies; no provision for this item was made as the volume of policies lapsing always exceeds the amount of reinstatements.

(d) To cover the option of renewal under term policies no reserve was provided.

(e) To cover the option of conversion either during a fixed term or at the end thereof into higher premium policies, the premium for the new policy being fixed according to the age at entry/or the age at date of conversion, no reserve was provided.

(f) To cover any other contingency; excepting for the special contingency reserve noted in the balance sheet and the provision for unreported death and disability claims, no items of special reserve other than those described above appeared to be necessary.

II. INVESTMENT INCOME AND INVESTMENT EXPENSES

(1) Average rate of interest earned. The average rate of interest earned during the year 1945 on the basis of the net ledger assets at book value was 4.42% according to the formula $21 \div (A + B - I)$. The revenue interest for the year is determined by taking the cash interest income including premium on foreign currency page 9, item 4, plus the accrued interest as of the 31st of December, 1945, page 5, item 14 less the accrued interest as of the 31st of December, 1944, being the corresponding item. The book value of the net ledger assets as of the end of the year is represented by item 10, page 5 of this statement, and for the beginning of the year by the corresponding item of the previous year's statement.

(2) Investment expenses: The investment expenses for 1945 amounted to $32,480. These expenses were comprised of taxes $3,717.43; salaries $13,500; rents $1,019.25; directors' fees $3,000; auditors' fees $1,000; commissions $9,245.76, and miscellaneous $997.56. In determining the basis of investment expenses not specifically allocated, an analysis of expenses by function is made from time to time.

III. ALLOCATION OF SURPLUS

(1) Basis for the distribution of surplus as between shareholders and policyholders. A separation of the funds of the Company as between participating policies, non-participating policies and shareholders has been made and the surplus arising from participating policies is allotted on the basis of 90% to the policyholders and 10% to the shareholders.

(2) Method by which dividends for each class of assurance policies and annuity contracts were computed. The distribution of surplus is made on a three factor contribution method using the factors (i) gain from interest earned in excess of the amount required to maintain the policy reserve, (ii) gain from mortality, i.e., the difference between the claims experienced and the expected claims on the net amount at risk according to the method of valuation, and (iii) the gain from loading on premiums in excess of the expenses.

The interest surplus is taken at 0.50% of the mean reserve by the Canadian Modified preliminary term method.

The gain from mortality is assumed to be 10% of the AM(5) table of mortality with a minimum of $1.00 per thousand applied to the net amount of risk.

The gain from loading is taken as 50% of the excess of the gross premium over the net renewal premium by the Canadian Modified preliminary term method AM(5) 3½% and expenses of 7½% of the gross premium plus $3.00 per thousand per annum. In the case of endowment plans on the 1937 rate series the loading factor is a percentage of the (gross premium less the net renewal premium on the Canadian Modified AM(5) 3½% basis) graded from 5% at age 10 to 7½% at age 50. In the case of the retirement income bond plan the loading factor is 50% of the (gross premium less the net premium and less the expense allowance of 5% of the gross premium plus $7.50 per unit premium).

It is assumed that there are no dividends earned during the first policy year. Quinquennial dividends are derived by accumulating the annual profits as described above at 5% to cover interest and survivorship. The amounts of the cash dividend determined as described are converted into bonus additions using the AM(5) 3½% table and are converted into premium reductions using the annuities certain on the 3% interest basis.

Respecting policy proceeds left on deposit with the Company the rate of interest for 1946 is 3% per annum subject to the special guarantee of a higher rate in the case of a few policy contracts. Amounts pertaining to policy contracts in the form of premiums paid in advance are accepted subject to a rate of discount computed on a 2½% interest basis.

The foregoing schedule is applicable for participating policies entitled to share in profits during 1946.

Annuities are issued by the Company only on the non-participating basis. No distinction in dividend class is made as between policies with and without disability benefits.

IV. REASSURED CONTRACTS

This Company has business ceded to one company not licensed in any province of Canada, the particulars being as follows: Lincoln National Life Insurance Company; amount of insurance $8,511, reserve $298, as of the 31st of December, 1945.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Curtis, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—Oct. 25, 1880. *Date commenced business in Canada.*—Oct. 24, 1894.

Capital stock paid in cash	£384,772
Assets in Canada	$3,287,797
Liabilities in Canada	2,439,964

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 999,462
Premiums—Canada (net)	2,152,698
Claims—Ontario (net)	483,363
Claims—Canada (net)	972,719

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*See note on page 1.

EMPLOYERS' REINSURANCE CORPORATION*

HEAD OFFICE, KANSAS CITY, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, 443 Confederation Life Bldg., Toronto.

Date of Incorporation.—Jan. 30, 1914. *Date commenced business in Canada.*—May 9, 1927.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 90,034
Assets in Canada	602,395	Premiums—Canada (net)	148,708
Liabilities in Canada	199,753	Claims—Ontario (net)	15,600
		Claims—Canada (net)	35,649

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. D. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.

Directors.—Col. Howard Greene, Christiana, Del.; Alfred F. James, C. D. James, E. B. Shea, Milwaukee; G. M. Kelley, K.C., Hamilton Cassels, K.C., R. H. L. Massie, V. R. Smith, Dunlop Stewart, Toronto.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$38,212
Total assets	676,043	Premiums—Total business (net)	74,469
Total liabilities	116,249	Claims—Ontario (net)	13,394
Surplus protection of policyholders.	559,794	Claims—Total business (net)	27,583

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. East, Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$16,434
Assets in Canada	365,254	Premiums—Canada (net)	71,948
Liabilities in Canada	63,646	Claims—Ontario (net)	13,930
		Claims—Canada (net)	40,168

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Mervyn J. Smith; Vice-Presidents, J. C. Breithaupt, J. A. Martin; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S., F.A.I.A.; Treasurer, F. D. Rueffer; Auditors, J. F. Scully, C.A., R. P. Uffelmann, C.A.

Directors.—M. J. Smith, J. A. Martin, Waterloo; J. M. Riddell, K.C., Stratford; J. C. Breithaupt, Kitchener; Herbert Begg, Toronto; H. G. Bertram, Dundas; Hon. Harold Macpherson, St. Johns, Nfld.; Charles S. Morton, M.B., F.R.C.S., Halifax; Leo Henhoeffer, Walter McGibbon, Fred Schneider, C. N. Weber.

Date of Incorporation.—Nov. 19, 1920. *Date commenced business in Canada.*—Nov. 19, 1920.

		Premiums and Disbursements	
Capital stock paid in cash	$ 327,155	Premiums—Ontario (net)	$ 876,192
Total assets	16,707,906	Premiums—Total business (net)	1,193,404
Ontario business in force (gross)	39,052,423	Total disbursements to policyholders (net)—In Ontario	598,517
Total business in force (gross)	51,466,832	Total business	886 004

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Donald J. Dunlop, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. West, Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£56,000	Premiums—Ontario (net)	$15,198
Assets in Canada	$158,127	Premiums—Canada (net)	50,521
Liabilities in Canada	60,612	Claims—Ontario (net)	6,464
		Claims—Canada (net)	23,972

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*See note on page 1.

THE EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.

Chief or General Agent in Ontario.—W. C. Butler, Victory Bldg., Toronto.

Date of Incorporation.—Sept., 1864. *Date commenced business in Canada.*—Jan. 30, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$12,555
Assets in Canada	183,071	Premiums—Canada (net)	48,934
Liabilities in Canada	55,525	Claims—Ontario (net)	9,327
		Claims—Canada (net)	20,321

THE EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. Albert Matthews, LL.D., Toronto; 1st Vice-President, G. R. Warwick, Toronto; 2nd Vice-President, S. F. Duncan, Toronto; Secretary-Treasurer, C. P. Muckle, A.A.S.

Directors.—Hon. Albert Matthews, LL.D., H. S. Gooderham, George R. Warwick, F. H. Marsh, S. F. Duncan, C. Q. Parker, C. C. Calvin, K.C., E. P. Taylor, Toronto; G. S. Kilbourn, Hon. L. M. Gouin, K.C., Montreal; George E. Weir, K.C., Dresden, Ont.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—July 10, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$2,153,478
Total assets	35,798,846	Premiums—Total business (net)	4,462,822
Ontario business in force (gross)	73,340,110	Total disbursements to policyholders (net)—In Ontario	914,012
Total business in force (gross)	167,038,137	Total business	1,978,896

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover Leyland, Concourse Bldg., Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—May, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$27,544
Assets in Canada	$191,655	Premiums—Canada (net)	68,528
Liabilities in Canada	61,196	Claims—Ontario (net)	25,517
		Claims—Canada (net)	56,583

FEDERAL FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. Hon. H. A. Bruce, M.D.; Vice-President and Managing Director, H. Begg; Secretary, G. A. Gordon; Treasurer, Alan Coatsworth.

Directors.—Col. Hon. H. A. Bruce, M.D., Herbert Begg, W. R. Begg, H. Bruce Begg, Col. K. R. Marshall, C.M.G., D.S.O., F. K. Morrow, Leigh McCarthy, Frank Shannon, E. B. Stockdale, W. C. Laidlaw.

Date of Incorporation.—Dec. 5, 1922. *Date commenced business in Canada.*—Jan. 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$220,443
Total assets	903,649	Premiums—Total business (net)	361,896
Total liabilities	423,492	Claims—Ontario (net)	102,441
Surplus protection of policyholders	480,157	Claims—Total business (net)	162,012

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Powis, Jr., 360 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. S. Tomenson, 12 Wellington St. East, Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—June, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$ 78,637
Assets in Canada	288,420	Premiums—Canada (net)	146,092
Liabilities in Canada	116,088	Claims—Ontario (net)	31,609
		Claims—Canada (net)	62,286

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*See note on page 1.

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,250,000	Premiums—Ontario (net)	$ 5,022
Assets in Canada	482,197	Premiums—Canada (net)	9,762
Liabilities in Canada	14,168	Claims—Ontario (net)	Nil
		Claims—Canada (net)	*−8,461*

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. L. Phillips, Baltimore, Md.; Vice-Presidents, A. E. Perry, Toronto, F. D. Knowles, Montreal; Manager, A. E. Perry, Toronto; Secretary, A. T. Tutty, Toronto.

Directors.—A. E. Perry, Gerard B. Strathy, K.C., L. B. Campbell, Col. A. E. Kirkpatrick, S. Moss, Toronto; Lt.-Col. E. G. Hanson, D.S.O., F. D. Knowles, W. A. Merrill, K.C., Montreal; Alfred G. Bethune, Ottawa; Chas. L. Phillips, G. Porter Houston, R. H. Bland, E. A. Davis, Jos. F. Matthai, Baltimore.

Date of Incorporation.—Dec. 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$218,468
Total assets	830,148	Premiums—Total business (net)	449,106
Total liabilities	435,718	Claims—Ontario (net)	108,977
Surplus protection of policyholders.	394,430	Claims—Total business (net)	212,603

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$105,571
Assets in Canada	1,676,002	Premiums—Canada (net)	516,369
Liabilities in Canada	361,563	Claims—Ontario (net)	33,635
		Claims—Canada (net)	222,091

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.
Date of Incorporation.—Mar. 10, 1820. *Date commenced business in Canada.*—Mar. 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 76,226
Assets in Canada	949,946	Premiums—Canada (net)	276,236
Liabilities in Canada	270,486	Claims—Ontario (net)	45,521
		Claims—Canada (net)	121,384

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, J. A. Blondeau, Montreal; Vice-President, Hon. Sen. Donat Raymond, Montreal; Secretary, J. E. Lussier.

Directors.—Hon. Sen. C. P. Beaubien, S. Godin, Jr., Hon. Alphonse Raymond, Hon. Sen. Donat Raymond, L. Leroux, J. A. Blondeau, Hon. Raoul O. Grothe, Jules R. Timmins, Montreal; H. H. Bradburn, Winnipeg.

Chief or General Agent in Ontario.—Grover D. Leyland, Concourse Bldg., Toronto.
Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$147,937
Total assets	1,903,612	Premiums—Total business (net)	364,867
Total liabilities	746,892	Claims—Ontario (net)	65,887
Surplus protection of policyholders.	1,156,720	Claims—Total business (net)	175,999

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*See note on page 1.

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, Toronto.
Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.
Date of Incorporation.—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

Capital stock paid in cash	$5,084,829
Assets in Canada	1,316,601
Liabilities in Canada	737,804

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 104,374
Premiums—Canada (net)	1,152,783
Claims—Ontario (net)	29,611
Claims—Canada (net)	718,876

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—Dec. 3, 1855. *Date commenced business in Canada.*—April, 1910.

Capital stock paid in cash	$9,397,690
Assets in Canada	523,670
Liabilities in Canada	302,392

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 94,925
Premiums—Canada (net)	271,560
Claims—Ontario (net)	93,093
Claims—Canada (net)	238,716

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 410 St. Nicholas St., Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 1, 1926.

Capital stock paid in cash	$1,000,000
Assets in Canada	325,926
Liabilities in Canada	54,175

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,047
Premiums—Canada (net)	62,627
Claims—Ontario (net)	881
Claims—Canada (net)	20,706

FONCIÈRE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.
Chief or General Agent in Ontario.—Anglo-Canadian Underwriters Ltd., 25 Richmond St. West, Toronto.
Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash	Frcs. 15,000,000
Assets in Canada	$233,805
Liabilities in Canada	136,892

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 5,951
Premiums—Canada (net)	80,430
Claims—Ontario (net)	2,223
Claims—Canada (net)	36,504

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1829. *Date commenced business in Canada.*—February 27, 1922.

Capital stock paid in cash	$3,000,000
Assets in Canada	356,795
Liabilities in Canada	152,912

PREMIUMS WRITTEN—CLAIMS INCURRED	
†Premiums—Ontario (net)	Nil
†Premiums—Canada (net)	Nil
†Claims—Ontario (net)	Nil
†Claims—Canada (net)	Nil

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*See note on page 1.
†All business in Canada fully reinsured with the Home Insurance Company.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, T. H. Hall, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; General Manager, D. B. Hall, F.I.I.A., Toronto; Assistant General Manager and Secretary, G. J. Malcolm, Toronto.

Directors.—S. Norrie-Miller, Sir Francis Norrie-Miller, J.P., Perth, Scotland, Col. J. F. Michie, J. A. Macintosh, K.C., J. A. Northway, R. S. Waldie, Thos. H. Hall, Toronto; F. Richardson, London, Eng.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 135,000	Premiums—Ontario (net)	$1,114,678
Total assets	4,021,202	Premiums—Total business (net)	1,642,581
Total liabilities	1,860,846	Claims—Ontario (net)	125,332
Surplus protection of policyholders	2,160,356	Claims—Total business (net)	649,287

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—D. B. Hall, F.I.I.A., Toronto.

Chief or General Agent in Ontario.—D. B. Hall, F.I.I.A., 357 Bay St., Toronto.

Date of Incorporation.—Feb. 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,250,000	Premiums—Ontario (net)	$516,061
Assets in Canada	1,417,815	Premiums—Canada (net)	876,857
Liabilities in Canada	824,872	Claims—Ontario (net)	261,716
		Claims—Canada (net)	417,895

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wesley Taylor, Toronto.

Chief or General Agent in Ontario.—Wesley Taylor, 68 Richmond St. East, Toronto.

Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$ 52,699
Assets in Canada	505,572	Premiums—Canada (net)	165,933
Liabilities in Canada	94,192	Claims—Ontario (net)	31,910
		Claims—Canada (net)	78,994

GENERAL SECURITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Anselme Samoisette, Montreal; Vice-Presidents, Hon. Elie Beauregard, Montreal, Gordon McMillan, K.C., Toronto.

Directors.—Hon. Elie Beauregard, Edouard Cholette, Marcel Pasquin, Hon. Armand Daigle, John B. Lynch, Anselme Samoisette, Montreal; F. Ronald Graham, Vancouver; Gordon McMillan, K.C., Toronto; Albert F. Deligne, Paris, France.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. West, Toronto.

Date of Incorporation.—Dec. 28, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 425,000	Premiums—Ontario (net)	$ 83,848
Total assets	1,040,082	Premiums—Total business (net)	523,847
Total liabilities	473,716	Claims—Ontario (net)	30,758
Surplus protection of policyholders	566,366	Claims—Total business (net)	236,013

THE GIBRALTAR FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—April 24, 1929. *Date commenced business in Canada.*—Sept. 13, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	609,779	†Premiums—Canada (net)	Nil
Liabilities in Canada	327,277	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—1853. *Date commenced business in Canada.*—April 30, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 6,697
Assets in Canada	133,159	Premiums—Canada (net)	21,868
Liabilities in Canada	26,507	Claims—Ontario (net)	1,096
		Claims—Canada (net)	4,633

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.

Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.

Date of Organization.—1850. *Date commenced business in Canada.*—November 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$161,474
Assets in Canada	1,099,330	Premiums—Canada (net)	455,955
Liabilities in Canada	379,470	Claims—Ontario (net)	75,793
		Claims—Canada (net)	211,481

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, James Matson, G. Blair Gordon, C. F. Sise, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec; Sir J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. East, Toronto.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$286,590
Total assets	1,397,969	Premiums—Total business (net)	825,521
Total liabilities	794,466	Claims—Ontario (net)	114,398
Surplus protection of policyholders	603,503	Claims—Total business (net)	350,864

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. McG. Rait, Winnipeg; Vice-President, W. A. Murphy, Winnipeg; Manager, E. S. Craig, Winnipeg; Secretary, E. S. Craig, Winnipeg.

Directors.—C. C. H. Head, A. C. Reid, N. L. Leach, R. R. Emerson, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, J. B. Richardson, W. McG. Rait, V. W. Tryon, C. G. Murphy, R. W. Milner, H. C. MacGregor, all of Grain Exchange Bldg., Winnipeg.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. West, Toronto.

Date of Incorporation.—June 6, 1919. *Date commenced business in Canada.*—Aug. 13, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,004,160	Premiums—Ontario (net)	Nil
Assets in Canada	3,630,780	Premiums—Total business (net)	$479,971
Liabilities in Canada	569,056	Claims—Ontario (net)	Nil
Surplus protection of policyholders	3,061,724	Claims—Total business (net)	112,539

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—A. M. Young, 80 Richmond St. W., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 18,089
Assets in Canada	161,712	Premiums—Canada (net)	119,047
Liabilities in Canada	118,416	Claims—Ontario (net)	12,368
		Claims—Canada (net)	65,267

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*See note on page 1.

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.

Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—Oct. 30, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 51,975
Assets in Canada	603,552	Premiums—Canada (net)	182,101
Liabilities in Canada	162,492	Claims—Ontario (net)	13,981
		Claims—Canada (net)	67,266

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.

Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—Dec. 7, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$8,150,000	Premiums—Ontario (net)	$ 375,309
Assets in Canada	2,009,912	Premiums—Canada (net)	1,256,882
Liabilities in Canada	74,563	Claims—Ontario (net)	134,445
		Claims—Canada (net)	457,107

THE GREAT-WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. P. Riley, Winnipeg; Vice-President, H. E. Sellers, Winnipeg; Vice-President and Managing Director, H. W. Manning, Winnipeg; Secretary, D. E. Kilgour; Ass't General Managers, A. J. D. Morgan, H. A. H. Baker and Eustace Brock; General Manager and Actuary, F. D. MacCharles, M.A., F.A.S.; Medical Director, W. L. Mann, M.D.

Directors.—G. H. Aikins, K.C., W. A. Mather, Hon. T. A. Crerar, N. J. Breen, W. P. Riley, J. Harris, H. W. Manning, C. S. Riley, S. L. Cork, F. E. Halls, H. E. Sellers, G. McLean, all of Winnipeg.

Chief or General Agent in Ontario.—W. P. Gilbride, Canada Permanent Bldg., Toronto.

Date of Incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 1,000,000		
Life:		*Life:*	
Total assets	244,714,773	Premiums—Ontario (net)	$ 5,243,961
Ontario business in force (gross)	186,898,647	Premiums—Total business (net)	27,994,119
Total business in force (gross)	809,072,599	Total disbursements to policyholders (net)—In Ontario	2,915,008
		Total business	12,635,533
		PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Total assets	315,265	Premiums—Ontario (net)	160,522
Total liabilities	233,392	Premiums—Total business (net)	635,697
		Claims—Ontario (net)	110,161
		Claims—Total business (net)	419,067

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-Presidents, Aubrey H. Elder, K.C., H. Millar Rawlings; Secretary, William S. Coulter, Montreal.

Directors.—Frank Scott, H. Millar Rawlings, Henry E. Rawlings, Aubrey H. Elder, K.C., G. Blair Gordon, C. F. Sise, Lt.-Col. William Leggatt, M.C., Montreal; George H. Reaney, New York; Lt.-Col. L. D. M. Baxter, O.B.E., Winnipeg.

Chief or General Agent in Ontario.—Medland & Son, Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 304,600	Premiums—Ontario (net)	$ 54,051
Total assets	5,024,671	Premiums—Total business (net)	376,310
Total liabilities	1,168,028	Claims—Ontario (net)	*−764*
Surplus protection of policyholders	3,856,643	Claims—Total business (net)	56,660

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*See note on page 1.

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,027,079	Premiums—Ontario (net)	$217,585
Assets in Canada	$1,953,741	Premiums—Canada (net)	812,259
Liabilities in Canada	739,344	Claims—Ontario (net)	98,380
		Claims—Canada (net)	319,621

THE GUARDIAN INSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lt.-Col. W. H. Clark-Kennedy, D.S.O., Montreal; Vice-President, Lionel O. P. Walsh, Montreal; Manager, John Blackwell, Montreal.

Directors.—C. D. Medley, W. A. Osborne, London, Eng.; Lt.-Col. W. H. Clarke-Kennedy, D.S.O., T. T. Smyth, Lionel O. P. Walsh, J. V. Owen, Archie F. Baillie, R. W. Steele, V. M. Drury, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 375,000	Premiums—Ontario (net)	$ 317,691
Total assets	3,577,908	Premiums—Total business (net)	1,492,201
Total liabilities	2,552,512	Claims—Ontario (net)	145,056
Surplus protection of policyholders	1,025,396	Claims—Total business (net)	695,830

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—G. Robinson, 86 Adelaide St. East, Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—Oct. 21, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$625,005	Premiums—Ontario (net)	$143,628
Total assets	724,162	Premiums—Canada (net)	439,801
Total liabilities	[illegible]6,248	Claims—Ontario (net)	68,283
		Claims—Canada (net)	169,487

THE HALIFAX INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax; Vice-President, H. R. Silver, Halifax; General Manager, F. E. Wrong, Toronto; Secretary-Treasurer, A. G. Cross, Halifax.

Directors.—Hon. F. B. McCurdy, P.C., J. A. Walker, K.C., A. G. Cross, J. H. Winfield, H. R. Silver, L. A. Lovett, K.C., J. G. MacDougall, M.D., J. R. Macleod, F. C. Manning, Halifax.

Chief or General Agent in Ontario.—Frank E. Wrong, 8 King St. W., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$1,125,478
Total assets	8,164,115	Premiums—Total business (net)	3,045,232
Total liabilities	4,025,058	Claims—Ontario (net)	638,687
Surplus protection of policyholders	4,139,057	Claims—Total business (net)	1,827,573

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*See note on page 1.

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. WEST, TORONTO, ONT.

Incorporated.—June 3, 1873. *Date commenced business.*—July 1, 1873.

Officers.—President, P. Lyle Waylett; Vice-President, Joseph Walmsley; Secretary, Douglas A. McRae.

Directors.—Chas. M. Horswell, Wilfred Raleigh Houghton, Joseph Walmsley, P. Lyle Waylett, Wm. L. White.

Auditors.—H. T. Jamieson & Company, C.A., Toronto, Ont.

Statement for the Year Ended December 31, 1945

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $500,000.		
No. of shares, 5,000. Par value, $100.		
Capital stock at beginning and end of year... ..	$100,000.00	$100,000.00

Balance Sheet—Assets

Mortgage loans on real estate—first liens..		$ 7,800.00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$212,581.12	
In default (at market values)	2,106.65	214,687.77
Book value of stocks		36,053.90
Cash on hand and in banks		11,251.80
Interest accrued	$ 2,455.16	
Dividends due	72.50	2,527.66
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945		8,178.25
Premiums due from reinsuring companies:		
Written on or after October 1, 1945		3,747.45
Amount due from reinsurance on losses already paid		27.33
War transit insurance pool		451.48
TOTAL ADMITTED ASSETS		$284,725.64

Balance Sheet—Liabilities

	In Canada	Outside Canada	Total Liabilities
Total provision for unpaid claims	$ 11,011.87	$	$ 11,011.87
Adjustment expenses of said claims	390.00		390.00
Total net reserve, $53,339.03; carried out at 80%, thereof	42,634.67	36.56	42,671.23
Expenses due and accrued			256.66
Taxes due and accrued			2,648.29
Reinsurance premiums			718.16
Return premiums and balances due agents			2,882.85
Reserve for agents' profit commissions			2,000.00
Total liabilities (excluding capital stock)			$ 62,579.06
Capital stock paid in cash		$100,000.00	
Surplus in Profit and Loss Account		122,146.58	
Excess of assets over liabilities (surplus for protection of policyholders)			222,146.58
TOTAL LIABILITIES			$284,725.64

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$ 68,911.04	$ 68.48	$ 68,979.52
Reserve of unearned premiums (80%):			
At beginning of year	$ 40,957.84	$ 37.87	$ 40,995.71
At end of year	42,634.67	36.56	42,671.23
Increase	$ 1,676.83	$ *1.31*	$ 1,675.52
Net premiums earned	$ 67,234.21	$ 69.79	$ 67,304.00
Net claims incurred	$ 23,832.66	$	$ 23,832.66
Net adjustment expenses incurred	757.60		757.60
Commissions	21,009.99	17.12	21,027.11
Taxes	1,779.72		1,779.72
Salaries, fees and travelling expenses	7,156.04		7,156.04
Management fee			166.26
All other expenses			3,268.85
Total claims and expenses			57,988.21
Underwriting profit			$ 9,315.76

Other revenue:			
Interest earned—cash and accruals	$ 10,352.91		
Adjustment by amortization	*228.04*	$ 10,124.87	
Dividends earned		1,156.58	
Net rents earned		163.61	
Bad debts recovered previously written off		37.21	
Profit on sale of securities and real estate		311.25	
Decrease in deficiency of market under book value of securities		50.63	11,844.15
			$ 21,159.91
Other expenditure:			
Income and excess profits taxes		$ 12,273.81	
Bad debts written off		40.99	
Loss on sale of securities and real estate		140.00	
Ontario auto assigned risk plan		10.00	
Investment expenses		748.53	
War transit insurance pool expenses		94.18	13,307.51
NET PROFIT FOR THE YEAR			$ 7,852.40

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$231,587.80
Net profit for the year brought down	7,852.40
	$239,440.20
Dividends declared to shareholders	17,500.00
	$221,940.20
Add decrease in unadmitted ledger assets	206.38
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$222,146.58

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1944	$11,793,481	$ 4,084,527	$15,878,008
Taken in 1945, new and renewed	10,805,190	4,606,413	15,411,603
Totals	$22,598,671	$ 8,690,940	$31,289,611
Ceased in 1945, including renewed	11,612,067	4,820,654	16,432,721
Gross in force, December 31, 1945	$10,986,604	$ 3,870,286	$14,856,890
Reinsurance in force, December 31, 1945	2,090,046	1,360,163	3,450,209
NET IN FORCE, DECEMBER 31, 1945	$ 8,896,558	$ 2,510,123	$11,406,681

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	109,684.91	111,293.01	113,567.80	107,410.12	17,248.66	90,161.46
Automobile	5,296.25	6,576.86	6,346.01	5,527.10		5,527.10
Explosion	1,430.10	502.94	1,543.30	389.74	64.35	325.39
Plate Glass	2,123.77		650.94	1,472.83	1,227.36	245.47
Sprinkler Leakage	3.90	3.90	7.80			
TOTALS	118,538.93	118,376.71	122,115.85	114,799.79	18,540.37	96,259.42

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 41 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.
Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of Incorporation.—1852. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$ 53,786
Assets in Canada	251,832	Premiums—Canada (net)	223,287
Liabilities in Canada	180,467	Claims—Ontario (net)	28,583
		Claims—Canada (net)	130,676

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*See note on page 1.

HARTFORD ACCIDENT & INDEMNITY COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. East, Toronto.
Date of Incorporation.—1913. *Date commenced business in Canada.*—August 10, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$162,370
Assets in Canada	748,534	Premiums—Canada (net)	376,884
Liabilities in Canada	408,357	Claims—Ontario (net)	105,551
		Claims—Canada (net)	213,706

HARTFORD FIRE INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. East, Toronto.
Date of Incorporation.—May, 1810. *Date commenced business in Canada.*—November, 1836.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$12,000,000	Premiums—Ontario (net)	$ 588,009
Assets in Canada	2,831,683	Premiums—Canada (net)	1,463,802
Liabilities in Canada	1,091,491	Claims—Ontario (net)	239,793
		Claims—Canada (net)	634,171

HARTFORD LIVE STOCK INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. East, Toronto.
Date of Incorporation.—1916. *Date commenced business in Canada.*—January, 1921.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$19,004
Assets in Canada	128,056	Premiums—Canada (net)	35,911
Liabilities in Canada	24,067	Claims—Ontario (net)	3,837
		Claims—Canada (net)	7,997

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, 901 Atlas Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. P. Byrne, Toronto.
Chief or General Agent in Ontario.—J. P. Byrne, 901 Atlas Bldg., Toronto.
Date of Incorporation.—June, 1866. *Date commenced business in Canada.*—July 13, 1907.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$13,794
Assets in Canada	196,654	Premiums—Canada (net)	30,668
Liabilities in Canada	139,782	Claims—Ontario (net)	25,000
		Claims—Canada (net)	29,929

HELVETIA SWISS FIRE INSURANCE COMPANY, LIMITED*

Head Office, St. Gall, Switzerland

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major, Ltd., Montreal.
Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.
Date of Organization.—1861. *Date commenced business in Canada.*—1937.

		Premiums Written—Claims Incurred	
Capital stock paid in cash .... Swiss Frcs.	5,000,000	Premiums—Ontario (net)	$ 25,062
Total assets	$231,588	Premiums—Canada (net)	201,160
Total liabilities	186,512	Claims—Ontario (net)	19,541
		Claims—Canada (net)	153,333

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*See note on page 1.

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE, 400 LANCASTER BLDG., CALGARY, ALTA.

Incorporated.—April 13, 1918. *Date commenced business.*—July 1, 1923.

Officers.—President, H. E. Wingfield; Vice-President, G. A. Wilson; Secretary-Treasurer, E. Brawn; Managing Director, G. A. Wilson.

Directors (as at date of filing statement).—H. E. Wingfield, G. A. Wilson, E. E. Murray, E. Roberts, J. R. Wilson, J. Harries, C. W. Tysoe, A. Corrie, G. Fisher.

Auditors.—McCannel Bros., Chartered Accountants.

Statement for the Year Ended December 31, 1945

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $500,000.		
No. of shares, 5,000. Par value, $100.		
Capital stock at beginning of year	$500,000.00	$ 62,500.00
Calls on capital received during year		11,717.50
Capital stock at end of year	$500,000.00	$ 74,217.50

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning and end of year	$ 38,866.60

Balance Sheet—Assets

Mortgage loans on real estate—first liens	$ 1,244.00
Amortized book value of bonds, debentures and debenture stocks—not in default	301,046.50
Cash on hand and in banks	73,736.78
Interest accrued	2,107.16
Agents' balances and premiums uncollected:	
Written on or after October 1, 1945	87,852.27
Amount due from reinsurance on losses already paid	5,279.92
Electric light deposit	3.00
TOTAL ADMITTED ASSETS	$471,269.63

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 15,845.00	$ 15,845.00
Total net reserve, $196,128.95; carried out at 80% thereof	156,903.16	156,903.16
Reserve under unlicensed reinsurance unsecured		54,528.18
Cash dividends to shareholders—due and unpaid		917.05
declared, but not yet due		5,000.00
Taxes due and accrued		13,480.02
Reinsurance premiums		4,750.00
Return premiums and balances due agents		1,559.52
Contingency reserves		107.00
Reserve for unreported claims		10,000.00
Special reserve—accident and sickness policies		27,561.04
Reinsurance balances		51,053.28
Total liabilities (excluding capital stock)		$341,704.25
Capital stock paid in cash	$ 74,217.50	
Surplus in Profit and Loss Account	55,347.88	
Excess of assets over liabilities (surplus for protection of policyholders)		129,565.38
TOTAL LIABILITIES		$471,269.63

Profit and Loss Account

		In Canada and All Business
Net premiums written		$412,122.06
Reserve of unearned premiums (80%):		
At beginning of year	$117,242.42	
At end of year	156,903.16	
Increase		39,660.74
Net premiums earned		$402,461.32
Net claims incurred	$168,812.60	
Net adjustment expenses incurred	16,089.73	
Commissions	142,581.34	
Taxes	11,699.54	
Salaries, fees and travelling expenses	24,657.90	
All other expenses	37,580.45	
Total claims and expenses		401,421.56
Underwriting profit		$ 1,039.76
Other revenue:		
Interest earned—cash and accruals	$ 12,118.60	
Profit on sale of securities and real estate	616.57	
Decrease in deficiency of market under book value of securities	3,023.43	15,758.60
		$ 16,798.36
Other expenditure—income and excess profits taxes		5,167.87
NET PROFIT		$ 11,630.49

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$120,207.80
Increase in paid-in capital stock	$ 11,717.50	
Net profit for the year brought down	11,630.49	23,347.99
		$143,555.79
Dividends declared to shareholders		5,000.00
		$138,555.79
Deduct:		
Increase in unadmitted ledger assets	$ 228.70	
Increase in unlicensed reinsurance unsecured	8,761.71	8,990.41
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR		$129,565.38

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1944	$ 2,969,299	$13,929,538	$16,898,837
Taken in 1945, new and renewed	3,301,559	11,708,246	15,009,805
Totals	$ 6,270,858	$25,637,784	$31,908,642
Ceased in 1945, including renewal	1,815,978	5,517,609	7,333,587
Gross in force, December 31, 1945	$ 4,454,880	$20,120,175	$24,575,055
Reinsurance in force, December 31, 1945	3,557,594	16,011,637	19,569,231
NET IN FORCE, DECEMBER 31, 1945	$ 897,286	$ 4,108,538	$ 5,005,824

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1944	Taken in 1945, New and Renewed	Ceased in 1945, Including Renewed	Gross in Force at End of 1945	Reinsurance	Net in Force at End of 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	163,170.49	178,024.63	87,972.31	253,222.81	201,302.10	51,920.71
Automobile	164,603.73	264,477.27	189,683.57	239,397.43		239,397.43
Accident and Sickness	77,032.87	134,968.10	139,989.97	72,011.00		72,011.00
Personal Prop. Floater	8,500.85	9,018.27	1,244.39	16,274.73		16,274.73
Plate Glass	1,285.23	2,370.31	158.36	3,497.18		3,497.18
TOTALS	414,593.17	588,858.58	419,048.60	584,403.15	201,302.10	383,101.05

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto.
Chief or General Agent in Ontario.—W. R. Blight, Toronto.
Date of Incorporation.—Sept. 9, 1864. *Date commenced business in Canada.*—Dec. 27, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 61,013
Assets in Canada	271,467	Premiums—Canada (net)	100,789
Liabilities in Canada	90,297	Claims—Ontario (net)	14,259
		Claims—Canada (net)	42,167

THE HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—January 1, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$1,616,244
Assets in Canada	6,006,333	Premiums—Canada (net)	4,853,493
Liabilities in Canada	3,031,367	Claims—Ontario (net)	726,064
		Claims—Canada (net)	2,223,774

THE HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—June 9, 1922. *Date commenced business in Canada.*—April 16, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	237,091	†Premiums—Canada (net)	Nil
Liabilities in Canada	44,817	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—P. R. Gault, Percy M. May, A. Hudon, J. D. Hudson, James Matson, R. O. Johnson, W. A. Eden, Montreal; Sir J. D. Simpson, Liverpool, Eng.; V. A. deBilly, Quebec.

Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. East, Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—December 6, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$229,150	Premiums—Ontario (net)	$ 43,837
Total assets	776,249	Premiums—Total business (net)	139,670
Total liabilities	192,768	Claims—Ontario (net)	25,951
Surplus protection of policyholders	583,481	Claims—Total business (net)	78,377

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, Montreal.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Organization.—1899. *Date commenced business in Canada.*—December 21, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 32,345
Assets in Canada	295,915	Premiums—Canada (net)	128,001
Liabilities in Canada	128,772	Claims—Ontario (net)	19,599
		Claims—Canada (net)	61,873

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; Vice-President and General Manager, K. Thom, Toronto; Vice-President and Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—Wilfrid M. Cox, K.C., H. C. Cox, Geo. A. Morrow, Graham Morrow, W. J. Hastie, K. Thom, E. A. Brownell, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 22 Wellington St. East, Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 30, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 100,000	Premiums—Ontario (net)	$368,007
Total assets	1,202,620	Premiums—Total business (net)	630,749
Total liabilities	623,922	Claims—Ontario (net)	178,473
Surplus protection of policyholders.	578,698	Claims—Total business (net)	323,640

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.

Directors.—Frank W. Gamble, H. W. Muskett, H. H. Heakes, R. L. Stailing, Toronto; D. M. Dewar, V. E. Chute, J. A. Miller, Harold W. Stokes.

Date of Incorporation.—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$ 90,043
Total assets	954,562	Premiums—Total business (net).	229,501
Total liabilities	269,442	Claims—Ontario (net)	34,579
Surplus protection of policyholders.	685,120	Claims—Total business (net)	116,870

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. F. Weston, Toronto; Vice-Presidents, S. J. Moore, F. P. Wood, Toronto; Managing Director, J. G. Parker, F.I.A., F.A.S., F.A.I.A.; Actuary, G. T. Prentice, F.A.S., F.A.I.A., Toronto; Secretary, W. F. Langford, Toronto; Chairman of Executive Committee, G. A. Morrow; Treasurer, H. T. Roesler.

Directors.—J. F. Weston, S. J. Moore, Graham Morrow, Mark H. Irish, H. H. Williams, G. A. Morrow, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., S. H. Logan, J. G. Parker, G. Harrison Smith, Toronto; Hon. Donat Raymond, John S. Norris, Montreal.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 1,000,000	Premiums—Ontario (net)	$ 4,287,789
Total assets	128,533,655	Premiums—Total business (net)	12,994,437
Ontario business in force (gross)	138,797,450	Total disbursements to policyholders (net)—In Ontario	2,256,238
Total business in force (gross)	363,860,766	Total business	6,888,882

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. West, Toronto.

Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$335,634
Assets in Canada	830,207	Premiums—Canada (net)	595,888
Liabilities in Canada	559,175	Claims—Ontario (net)	82,072
		Claims—Canada (net)	137,694

INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.

Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. East, Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,005,000	Premiums—Ontario (net)	$ 93,805
Assets in Canada	$349,363	Premiums—Canada (net)	179,298
Liabilities in Canada	180,563	Claims—Ontario (net)	45,652
		Claims—Canada (net)	77,492

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*See note on page 1.

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. West, Toronto.
Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889

Capital stock paid in cash	$12,000,000
Assets in Canada	3,289,136
Liabilities in Canada	1,771,149

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 954,428
Premiums—Canada (net)	2,409,775
Claims—Ontario (net)	423,900
Claims—Canada (net)	1,353,827

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. H. C. Bruce, Toronto.
Chief or General Agent in Ontario.—A. H. C. Bruce, 34 King St. East, Toronto.
Date of Incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash	$300,000
Assets in Canada	13,619
Liabilities in Canada	3,211

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 1,372
Premiums—Canada (net)	3,165
Claims—Ontario (net)	35
Claims—Canada (net)	75

JERSEY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$1,000,000
Assets in Canada	190,700
Liabilities in Canada	56,260

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,742
Premiums—Canada (net)	61,796
Claims—Ontario (net)	11,128
Claims—Canada (net)	32,877

THE LAURENTIAN LIFE ASSURANCE COMPANY

HEAD OFFICE, LEVIS, QUE.

Incorporated.—March 3, 1938. *Commenced business in the Province.*—May 25, 1945.

Officers.—Chairman of the Board, President and General Manager, J. A. Tardif; Vice-Presidents, P. Méthé and J. H. René de Cotret; Secretary and Treasurer, R. Laflamme; Ass't General Manager, B. Benoit; Actuary, J. P. Guimont.

Directors.—J. A. Tardif, P. Méthé, J. H. René de Cotret, L. A. Dumas, P. Champoux, F. Racicot, R. Beaudoin, J. H. Duchesne, G. Lacoureière, H. F. Méthot, V. A. de Billy, J. C.A. St-Onge, P. Carette.

Auditors.—Chartré, Samson, Beauvais, Gauthier & Cie.

Statement for the Year Ended December 31, 1945

Capital Stock

	NO. OF SHARES	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $2,000,000.			
No. of shares, 20,000. Par value, $100.			
Capital stock at beginning of year	17,398	$1,739,800.00	$ 260,970.00
Calls received during year	842	84,200.00	12,630.00
Capital stock at end of year	18,240	$1,824,000.00	$ 273,600.00

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*See note on page 1.

Premium on Capital Stock

Total amount paid to December 31, 1944	$ 311,320.00
Amount received during year	16,840.00
Total amount paid to December 31, 1945	$ 328,160.00

Summary Balance Sheet

Assets		*Liabilities*		
Total ledger assets at book value	$1,314,444.77	Total liabilities		$ 990,694.77
		Excess of assets over liabilities:		
		Capital stock paid in cash	$273,600.00	
Non-ledger assets	53,805.84	Surplus	103,955.84	377,555.84
TOTAL ADMITTED ASSETS	$1,368,250.61	TOTAL		$1,368,250.61

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1944	$ 985,146.53	Decrease in ledger assets in 1945:	
Increase in ledger assets in 1945:		Disbursements	$ 291,010.83
Income	$ 591,683.46	Expense of capitalization	844.39
Increase in capital stock	12,630.00	Total decrease	$ 291,855.22
Premium on capital stock	16,840.00	Total ledger assets at book value, December 31, 1945	1,314,444.77
Total increase	$ 621,153.46		
TOTAL	$1,606,299.99	TOTAL	$1,606,299.99

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises	$ 28,567.94
Loans on policies and other amounts secured by the Company's policies in force	11,759.53
Book value of bonds, debentures and debenture stocks	1,233,537.55
Book value of stocks	2,930.00
Cash on hand and in banks	37,649.75
TOTAL LEDGER ASSETS AT BOOK VALUE	$1,314,444.77

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 13,383.59
Total net premiums due and uncollected and deferred	40,422.25
TOTAL NON-LEDGER ASSETS	$ 53,805.84
TOTAL ADMITTED ASSETS	$1,368,250.61

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$ 893,017.21
Net liability for admitted outstanding claims under contracts	18,958.48
Provision for unreported death claims	4,000.00
Amounts left with the Company at interest (pertaining to assurance and annuity contracts), including interest accumulations thereon	7,112.86
Premiums received from policyholders in advance	23,917.77
Net dividends to policyholders due and unpaid	1,169.42
Provision for profits to policyholders (other than deferred dividends) payable in the year following the date of account	12,234.17
Provincial, municipal and other taxes due and accrued	10,603.79
Special reserve	12,500.00
Deposits on application for insurance	6,225.35
Insurance tax	182.14
Sundry	773.58
TOTAL LIABILITIES	$ 990,694.77

Income

	First Year	Renewal	Single	Totals
Assurance premiums, ordinary	$151,011.33	$420,581.00	$ 361.54	$ 571,953.87
Less reinsurance premiums	3,081.27	37,782.97		40,864.24
Net assurance premiums, ordinary	$147,930.06	$382,798.03	$ 361.54	$ 531,089.63
Net assurance premiums, group	915.02	7,888.60		8,803.62
Total net premium income and consideration for annuities	$148,845.08	$390,686.63	$ 361.54	$ 539,893.25
Consideration for supplementary contracts not involving life contingencies				5,000.00
Amounts left with the Company at interest (arising out of assurance and annuity contracts):				
Dividends			$ 2,291.79	
Other amounts			103.35	2,395.14
Interest, dividends and rents				36,473.96
Advances made to agents in previous years and recovered during the year				627.84
Deposits on application for assurance			$ 3,645.32	
Income tax to be remitted to the Receiver General			2.66	
Other receipts			1,731.00	5,378.98
Gross profit on sale or maturity of ledger assets—bonds and debentures and debenture stocks				1,914.29
TOTAL INCOME				$ 591,683.46

Disbursements

Ordinary—	Death Claims and Annuity Payments	Maturities	Surrender Values	Disability Claims	Dividends	Totals
Assurances, net	$35,110.28	..	$ 4,192.79	$ 215.46	$ 9,159.11	$ 48,977.64
Group—						
Assurances, net	7,000.00	..	..	29.37	..	7,029.37

Total net disbursements in respect of assurance contracts	$ 56,007.01
Net payments under supplementary contracts not involving life contingencies	343.50
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn	1,953.61
Taxes, licenses and fees: Taxes on premiums, $7,980.49; licenses and fees, $627.69	8,608.18
Head office expenses: Salaries, $34,734.01; directors' fees, $1,775.00; auditors' fees, $500.00; travelling expenses, $3,419.01; rents (including $2,500.00 for Company's occupancy of its own buildings), $2,500.00; miscellaneous, $3,277.26	46,205.28
Branch office and agency expenses: Assurance commissions: first year—ordinary, $95,049.20; renewal—ordinary, $18,522.77. Salaries, $18,238.23; travelling expenses, $6,634.19; rent, $1,320.00; miscellaneous, $7,199.28	146,963.67
All other expenses: Advertising, $1,788.40; books and periodicals, $988.33; express, telegrams and telephones, $908.59; medical fees, $5,022.00; office furniture, $2,673.97; postage, $3,491.96; printing and stationery, $3,489.19; inspection fees, $6,168.20; miscellaneous, $3,479.72	28,010.36
All other disbursements	1,050.00
Gross loss on sale or maturity of ledger assets—bonds and debentures and debenture stocks	17.42
Gross decrease by adjustment of ledger assets—real estate	1,851.80
TOTAL DISBURSEMENTS	$ 291,010.83

Exhibit of Ordinary Assurance Policies

Classification	Life		Endowment		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$
At end of 1944	8,508	12,149,839	2,940	5,189,416	171	482,917	11,619	17,822,172
New effected	3,429	4,793,014	767	1,246,467	181	592,053	4,377	6,631,534
Old revived	20	25,500	2	2,750	1	1,200	23	29,450
Old increased	..	84,030	..	34,715	..	5,305	..	124,050
Transferred	60	281,739	38	79,536	2	6,200	200	367,475
Totals	12,117	17,334,122	3,747	6,552,884	355	1,087,675	16,219	24,974,681
Less ceased by:								
Death	29	51,500	10	21,131	.	...	39	72,631
Surrender	63	71,500	19	39,092	..	..	82	110,592
Lapse—								
Less than 1 year	300	358,500	96	148,215	4	14,000	400	520,715
Other	169	191,000	58	80,890	5	24,000	232	295,890
Decrease	..	38,000	..	11,595	....	216,622	.	266,217
Transfer	123	217,000	67	140,475	10	10,000	200	367,475
Total ceased	684	927,500	250	441,398	19	263,622	953	1,633,520
AT END OF 1945	11,433	16,406,622	3,497	6,111,486	336	824,053	15,266	23,341,161
Reassured	....	2,301,693	......	744,909	....	190,777	....	3,237,379

Exhibit of Group Assurance Policies

Classification	Term		
	Number		Amount
	Policies	Employees	
			$
At end of 1944	2	426	1,143,000
New policies effected	1	89	92,500
New employees covered	..	65	83,500
Increase in insurance on individual lives	...	...	14,500
Totals	3	580	1,333,500
Less ceased by:			
Death		6	16,000
Termination of employment—			
With conversion	..	1	1,000
Without conversion	...	38	60,000
Total ceased	....	45	77,000
At End of 1945	3	535	1,256,500

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Assurance	Gross in Force			Reassured in Other Companies	
	No.	Amount	Reserve	Amount	Reserve
ORDINARY, PARTICIPATING		$ c.	$ c.	$	$ c.
Life	10,723	14,200,987.00	465,944.60	1,574,554	30,335.99
Endowment	3,375	5,814,218.00	415,133.84	675,891	40,846.66
Term, etc.	77	231,022.00	1,099.37	5,400	30.33
Additional accidental death benefits	.	(5,956,910.00)	7,980.59	(855,442)	579.68
Disability benefits, active lives:					
Waiver of premium only	...	(3,259,640.00)	2,029.85	(192,500)	116.50
Disability benefits, disabled lives	...	(103.88)	754.28	...	...
Supplementary contracts, not involving life contingencies	.	(412.20)	4,771.35	(... ...)	...
Totals	14,175	20,246,227.00	897,713.88	2,255,845	71,909.16
ORDINARY, NON-PARTICIPATING					
Life	710	2,205,635.00	55,947.30	727,139	12,102.16
Endowment	122	297,268.00	18,335.08	69,018	4,583.04
Term, etc.	259	592,031.00	2,716.67	185,377	400.55
Additional accidental death benefits	...	(803,524.00)	701.86	269,246	183.11
Disability benefits, active lives:					
Waiver of premium only	...	(376,905.00)	171.99	(59,250)	23.84
Totals	1,091	3,094,934.00	77,872.90	981,534	17,292.70
Totals—Ordinary	15,266	23,341,161.00	975,586.78	3,237,379	89,201.86
GROUP, PARTICIPATING					
Term, etc.	3	1,256,500.00	6,632.29	...	...
GRAND TOTALS—ASSURANCES	15,269	24,597,661.00	982,219.07	3,237,379	89,201.86

Summary of Reserve

	PARTICIPATING	NON-PARTICIPATING	TOTAL
	$ c.	$ c.	$ c.
Reserve for policies and contracts in force:			
Assurance	904,346.17	77,872.90	982,219.07
Deduct reserve for reassured contracts:			
Assurance	71,909.16	17,292.70	89,201.86
NET RESERVE CARRIED IN THE LIABILITIES	832,437.01	60,580.20	893,017.21

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Policies were grouped according to plans of insurance, years of issue, and ages. The valuation was made on the basis of the Canadian Table of Mortality CM(5). The mean reserves modified in accordance with the Canadian Act by the "Modified Preliminary Term" were used, with 3% interest.

(a) Policies issued at premiums corresponding to ages higher than the true ages were valuated at the higher ages.

(b) Liens on policies were disregarded.

(c) There were no policies otherwise issued on lives classed as substandard or special.

(d) Policies were valuated as if no extra premiums had been charged.

(e) Before the occurrence of disability, the reserve for the waiver of premiums benefit was taken as half of the gross premiums received. After the occurrence of disability, in addition to the ordinary reserves on the policies, the premiums waived were valuated by the mean Hunter's disability annuity values with 3% interest.

(f) The reserve for the additional accidental death benefit was taken at a half of the gross premiums received except that for limited payments policies the additional premiums received were accumulated at 3% interest.

(g) No annuities were issued.

(h) The reserve of a Supplementary Contract not involving life contingencies was taken as the present value of the annuity certain for the payments outstanding, at the rate of 3%.

(2) There were no special reserves.

II. INVESTMENT INCOME AND INVESTMENT EXPENSES

The average rate of interest earned during 1945 was 3.74% as computed by the formula $2I \div (A + B - I)$.

III. ALLOCATION OF SURPLUS

(1) The surplus to be distributed as between policyholders and shareholders is to be distributed on a proportion of at least 90% to the policyholders.

(2) The first dividend is considered as being equal to the loading of its gross premiums over the net premiums based on CM(5) 3%. The dividends for the following years are computed by taking 20% of the loading increased by 0.25% of the reserve for each policy.

IV. REASSURED CONTRACTS

There was no reassurance ceded to companies not licensed in any province of Canada.

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—P. L. Waylett, Toronto.
Chief or General Agent in Ontario.—P. L. Waylett, 19 Richmond St. West, Toronto.
Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash	£165,000
Assets in Canada	$1,027,480
Liabilities in Canada	364,669

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$100,724
Premiums—Canada (net)	318,265
Claims—Ontario (net)	45,257
Claims—Canada (net)	205,401

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*See note on page 1.

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—R. Hopkins, 36 Toronto St., Toronto.
Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$ 78,342
Assets in Canada	$654,427	Premiums—Canada (net)	358,943
Liabilities in Canada	408,806	Claims—Ontario (net)	51,007
		Claims—Canada (net)	201,696

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.
Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash	£1,062,100	PREMIUMS AND DISBURSEMENTS	
Life:		*Life:*	
Assets in Canada (included in Other than Life).		Premiums—Ontario (net)	$ 901
		Premiums—Canada (net)	3,793
Ontario business in force (gross)	$ 43,138	Total disbursements to policyholders (net)—In Ontario	471
Canadian business in force (gross)	170,450	In Canada	471
		PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Assets in Canada	†2,303,321	Premiums—Ontario (net)	436,988
Liabilities in Canada	1,397,224	Premiums—Canada (net)	1,355,550
		Claims—Ontario (net)	229,979
		Claims—Canada (net)	695,161

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, G. Blair Gordon, James Matson, C. F. Sise, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec; Sir J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.
Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 175,000	Premiums—Ontario (net)	$ 67,940
Total assets	1,263,486	Premiums—Total business (net)	205,614
Total liabilities	238,377	Claims—Ontario (net)	38,763
Surplus protection of policyholders	1,025,109	Claims—Total business (net)	113,310

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£15,610	Premiums—Ontario (net)	Nil
Assets in Canada	$108,627	Premiums—Canada (net)	Nil
Liabilities in Canada	15,285	Claims—Ontario (net)	Nil
		Claims—Canada (net)	Nil

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*See note on page 1.

†Respecting "Life" and "Other than Life" business.

THE LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.
Chief or General Agent in Ontario.—G. Robinson, 36 Toronto St., Toronto.
Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$8,311,687	Premiums—Ontario (net)	$279,585
Assets in Canada	1,167,356	Premiums—Canada (net)	794,322
Liabilities in Canada	666,719	Claims—Ontario (net)	154,851
		Claims—Canada (net)	356,863

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Geo. N. Molesworth, A. R. Martin, W. A. Clarke, J. R. Cartwright, K.C., Harold Fry, Dr. V. F. Stock, Geo. E. Watson, Toronto; J. G. Moore, St. Catharines.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$108,643
Total assets	1,372,489	Premiums—Total business (net)	195,383
Total liabilities	184,864	Claims—Ontario (net)	53,214
Surplus protection of policyholders	1,187,625	Claims—Total business (net)	105,391

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, Toronto.
Chief or General Agent in Ontario.—Robert L. Stailing, 15 Wellington St. East, Toronto.
Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$102,186	Premiums—Ontario (net)	$ 19,088
Assets in Canada	237,330	Premiums—Canada (net)	120,309
Liabilities in Canada	139,407	Claims—Ontario (net)	5,279
		Claims—Canada (net)	65,646

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald Taylor, Toronto.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Organization.—1867. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$334,033
Assets in Canada	$1,661,364	Premiums—Canada (net)	841,462
Liabilities in Canada	1,061,206	Claims—Ontario (net)	206,424
		Claims—Canada (net)	448,146

THE LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, P. L. Waylett, Toronto; Manager and Secretary, W. L. White, Toronto.

Directors.—W. L. White, J. Walmsley, W. R. Houghton, C. M. Horswell, P. L. Waylett, Toronto; A. S. Rogers, London, Eng.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 425,000	Premiums—Ontario (net)	$125,791
Total assets	1,050,941	Premiums—Total business (net)	411,067
Total liabilities	381,163	Claims—Ontario (net)	30,611
Surplus protection of policyholders	669,778	Claims—Total business (net)	185,563

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*See note on page 1.

THE LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—P. L. Waylett, Toronto.

Chief or General Agent in Ontario.—P. L. Waylett, 19 Richmond St. West, Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash	£2,183,586
Assets in Canada	$2,482,428
Liabilities in Canada	1,437,748

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 711,046
Premiums—Canada (net)	1,298,231
Claims—Ontario (net)	310,427
Claims—Canada (net)	359,881

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J.E. Jeffery, K.C., London; Vice-President, A. McPherson, London; Managing Director, R. H. Reid, London; Ass't General Manager and Chief Actuary, J. D. Buchanan, B.A., F.A.S.; Ass't General Manager and Director of Agencies, W. C. Laird; Ass't General Manager and Secretary, O. D. Newton, A.C.I.S.

Directors.—J. E. Smallman, Joseph Jeffery, O.B.E., J. Edgar Jeffery, Arch. McPherson, C. L. Jeffery, Robt. H. Reid, L. H. Jones, Chas. H. Ivey, M.C., London; Thos. W. Baker, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash	$ 500,000
Life:	
Total assets	226,229,332
Ontario business in force (gross)	730,498,713
Total business in force (gross)	1,155,402,128
Other than Life:	
Total assets	1,213,201
Total liabilities	947,367

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$17,811,947
Premiums—Total business (net)	28,323,340
Total disbursements to policyholders (net)—In Ontario	8,799,569
Total business	13,821,0[illegible]0

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	929,260
Premiums—Total business (net)	1,429,440
Claims—Ontario (net)	633,476
Claims—Total business (net)	972,756

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash	£300,000
Assets in Canada	$335,488
Liabilities in Canada	151,553

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 41,063
Premiums—Canada (net)	121,901
Claims—Ontario (net)	17,274
Claims—Canada (net)	55,792

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, London and Scottish Bldg., St. John St., Montreal.

Chief or General Agent in Ontario.—Walter W. Cooper, Metropolitan Bldg., Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—January 20, 1925.

Capital stock paid in cash	£120,000
Assets in Canada	$287,329
Liabilities in Canada	80,938

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 22,784
Premiums—Canada (net)	84,033
Claims—Ontario (net)	7,838
Claims—Canada (net)	32,604

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*See note on page 1.

LOYAL PROTECTIVE LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Toronto.

Chief or General Agent in Ontario.—E. M. Watt, 372 Bay St., Toronto.

Date of Incorporation.—June 30, 1937. *Date commenced business in Canada.*—June 30, 1937.

Capital stock paid in cash	$600,000
Life:	
Assets in Canada	168,792
Ontario business in force (gross)	343,227
Canadian business in force (gross)	404,427
Other than Life:	
Assets in Canada	390,921
Liabilities in Canada	207,349

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 13,905
Premiums—Canada (net)	15,852
Total disbursements to policy-holders (net)—In Ontario	2,848
In Canada	2,983

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	251,812
Premiums—Canada (net)	313,044
Claims—Ontario (net)	86,239
Claims—Canada (net)	118,277

LUMBERMEN'S INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.

Date of Incorporation.—June 11, 1873. *Date commenced business in Canada.*—Nov. 9, 1926

Capital stock paid in cash	$1,000,000
Assets in Canada	268,557
Liabilities in Canada	153,505

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 49,647
Premiums—Canada (net)	158,006
Claims—Ontario (net)	13,649
Claims—Canada (net)	84,277

THE MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, Leigh M. McCarthy, Toronto; Vice-President and General Manager, J. H. Lithgow, A.I.A., F.A.S., Toronto; Secretary, R. E. Dowsett, A.I.A., F.A.S.; Treasurer, S. M. Thompson, F.A.S.; Actuary, G. L. Holmes, A.I.A., F.A.S.

Directors.—E. W. Bickle, R. R. Corson, M. R. Gooderham, K.C., W. J. Grant, Col. A. L. Bishop, R. A. Daly, J. H. Lithgow, Chas. S. Band, Leigh M. McCarthy, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19,1887.

Capital stock paid in cash	$ 1,500,000
Total assets	295,831,536
Ontario business in force (gross)	162,767,771
Total business in force (gross)	809,025,466

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$ 5,265,713
Premiums—Total business (net)	40,706,617
Total disbursements to policy-holders (net)—In Ontario	2,665,716
Total business	17,024,868

THE MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., 360 St. James St. West, Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Organization.—January, 1881. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash	£600,000
Assets in Canada	$405,502
Liabilities in Canada	93,668

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 8,854
Premiums—Canada (net)	230,016
Claims—Ontario (net)	1,148
Claims—Canada (net)	47,213

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*See note on page 1.

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. Hampson, Montreal.
Chief or General Agent in Ontario.—J. W. Smith, 54 Adelaide St. East, Toronto.
Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903

Capital stock paid in cash	$4,974,273
Assets in Canada	809,914
Liabilities in Canada	451,546

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 75,754
Premiums—Canada (net)	436,684
Claims—Ontario (net)	39,078
Claims—Canada (net)	201,866

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.
Chief or General Agent in Ontario.—Willis Faber & Co. of Ontario, Ltd., 36 Toronto St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash	$1,000,000
Assets in Canada	265,977
Liabilities in Canada	136,326

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 20,983
Premiums—Canada (net)	125,497
Claims—Ontario (net)	74
Claims—Canada (net)	89,399

MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, P. L. Waylett, Toronto; Secretary, D. A. McRae, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, W. R. Houghton, W. L. White, Joseph Walmsley, P. L. Waylett, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

Capital stock paid in cash	$250,000
Total assets	703,820
Total liabilities	146,592
Surplus protection of policyholders	557,228

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 52,158
Premiums—Total business (net)	108,781
Claims—Ontario (net)	17,369
Claims—Total business (net)	39,466

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

Capital stock paid in cash	$2,500,000
Assets in Canada	231,126
Liabilities in Canada	140,991

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 67,766
Premiums—Canada (net)	145,400
Claims—Ontario (net)	33,119
Claims—Canada (net)	79,009

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Date commenced business.*—January 31, 1898.

Officers.—President, P. L. Waylett; Secretary, W. R. Miller; Manager, W. L. White.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Jos. Walmsley, P. L. Waylett, W. L. White.

Auditors.—Rutherford Williamson, F.C.A., Harold A. Shiach, F.C.A.

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*See note on page 1.

Statement for the Year Ended December 31, 1945

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $500,000.		
No. of shares, 10,000. Par value, $50.		
Capital stock at beginning and end of year	$300,000.00	$150,000.00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$150,000.00
Total amount paid to December 31, 1945	$150,000.00

Balance Sheet—Assets

Book value of real estate—office premises		$100,000.00
Mortgage loans on real estate—first liens		7,300.00
Amortized book value of bonds, debentures and debenture stocks—not in default.		529,945.31
Cash on hand and in banks		48,912.75
Interest accrued	$ 6,186.51	
Rents due	225.00	6,411.51
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945	$ 10,378.66	
Premiums due from reinsuring companies:		
Written on or after October 1, 1945	597.67	10,976.33
Wartime transit insurance pool		451.48
Income taxes overpaid, recoverable		6,730.37
TOTAL ADMITTED ASSETS		$710,727.75

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims	$ 45,978.87	$ 45,978.87
Adjustment expenses of said claims	1,304.00	1,304.00
Total net reserve $140,209.94; carried out at 80% thereof	112,167.94	112,167.94
Expenses due and accrued		1,390.35
Taxes due and accrued		*—391.24*
Reinsurance premiums		774.59
Return premiums and balances due agents		171.54
Reserve for depreciation, head office building		33,000.00
Agents' bicycle deposit premiums		236.00
Total liabilities (excluding capital stock)		$194,632.05
Capital stock paid in cash	$150,000.00	
Surplus in Profit and Loss Account	366,095.70	
Excess of assets over liabilities (surplus for protection of policyholders)		516,095.70
TOTAL LIABILITIES		$710,727.75

Profit and Loss Account

		In Canada and All Business
Net premiums written		$133,684.33
Reserve of unearned premiums (80%):		
At beginning of year	$114,718.10	
At end of year	112,167.94	
Decrease		2,550.16
Net premiums earned		$136,234.49
Net claims incurred	$ 97,989.24	
Net adjustment expenses incurred	3,947.97	
Commissions	34,638.64	
Taxes	3,875.29	
Salaries, fees and travelling expenses	25,813.34	
All other expenses	13,799.02	
Total claims and expenses		180,063.50
Underwriting loss		*$ 43,829.01*

Other revenue:			
Interest earned—cash and accruals	$ 21,749.52		
Adjustment by amortization	750.75	$ 22,500.27	
Net rents earned		1,915.02	
Automobile financial responsibility fees		12.00	24,427.29
			$ 19,401.72
Other expenditure:			
Loss on sale of securities and real estate		$ 32.17	
Depreciation on head office building		3,000.00	3,032.17
NET LOSS FOR THE YEAR			*$ 22,433.89*

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$550,565.58
Income taxes overpaid, recoverable		6,730.37
		$557,295.95
Net loss for the year brought down	$ 22,433.89	
Dividends declared to shareholders	18,750.00	41,183.89
		$516,112.06
Deduct increase in unadmitted ledger assets		16.36
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR		$516,095.70

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1944	$49,306,312	$ 997,102	$50,303,414
Taken in 1945, new and renewed	24,296,467	1,101,225	25,397,692
Totals	$73,602,779	$ 2,098,327	$75,701,106
Ceased in 1945, including renewal	25,393,446	997,102	26,390,548
Gross in force, December 31, 1945	$48,209,333	$ 1,101,225	$49,310,558
Reinsurance in force, December 31, 1945	6,859,649	885,082	7,744,731
NET IN FORCE, DECEMBER 31, 1945	$41,349,684	$ 216,143	$41,565,827

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	268,065.42	138,335.75	132,483.86	273,917.31	20,271.03	253,646.28
Explosion	1,972.07	496.97	1,320.93	1,148.11	410.78	737.33
Personal Property	13.50			13.50		13.50
Sprinkler Leakage	3.20	3.20	3.20	3.20		3.20
Earthquake	15.00	15.60		30.60		30.60
Automobile	25,185.90	26,912.38	26,856.50	25,241.78	48.42	25,193.36
TOTALS	295,255.09	165,763.90	160,664.49	300,354.50	20,730.23	279,624.27

MERCHANTS AND MANUFACTURERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. L. McGannon, 276 St. James St., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

Capital stock paid in cash	$1,000,000
Assets in Canada	278,609
Liabilities in Canada	212,939

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 46,971
Premiums—Canada (net)	201,446
Claims—Ontario (net)	21,783
Claims—Canada (net)	136,311

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*See note on page 1.

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Curtis, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—Stanley G. Reid, Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£237,500	Premiums—Ontario (net)	$ 50,325
Assets in Canada	$280,426	Premiums—Canada (net)	233,863
Liabilities in Canada	223,734	Claims—Ontario (net)	20,203
		Claims—Canada (net)	107,495

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.

Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 26,313
Assets in Canada	278,782	Premiums—Canada (net)	127,829
Liabilities in Canada	131,483	Claims—Ontario (net)	17,022
		Claims—Canada (net)	73,009

THE METROPOLITAN CASUALTY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$417,615
Assets in Canada	720,857	Premiums—Canada (net)	541,111
Liabilities in Canada	468,685	Claims—Ontario (net)	196,026
		Claims—Canada (net)	235,741

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.

Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 21,190
Assets in Canada	378,546	Premiums—Canada (net)	119,126
Liabilities in Canada	113,944	Claims—Ontario (net)	16,043
		Claims—Canada (net)	63,743

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, K.C., LL.D., Winnipeg; Vice-President, J. E. Woods, Winnipeg; General Manager, G. C. Cumming, Winnipeg; Secretary, J. S. McPherson, Winnipeg; Ass't General Manager and Actuary, D. Laird, F.A.S., Winnipeg.

Directors.—W. L. Parrish, Peter Lowe, E. J. Tarr, K.C., LL.D., R. J. Gourley, Geo. H. Stewart, J. A. Flanders, C. G. Smith, D. H. Hudson, J. E. Woods, Winnipeg.

Chief or General Agent in Ontario.—W. S. Harvey, 80 King St. West, Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 187,090	Premiums—Ontario (net)	$ 793,585
Total assets	24,110,516	Premiums—Total business (net)	2,499,072
Ontario business in force (gross)	26,376,388	Total disbursements to policy-holders (net)—In Ontario	287,804
Total business in force (gross)	90,750,766	Total business	1,095,259

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*See note on page 1.

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, D. J. Dunlop, J. V. Desaulniers, Montreal; General Manager, W. L. Nicholls, F.I.A.; Treasurer, J. A. Toller, F.C.I.S.; Actuary, W. L. Nicholls, F.I.A.

Directors.—C. G. Greenshields, K.C., W. W. Fairman, Hon. R. O. Grothe, J. V. Desaulniers, Arthur P. Earle, D. J. Dunlop, W. L. Bayer, A. L. Mailman, A. H. Paradis, J. Rolland, Geo. Hogg, Montreal; Wm. S. Walton, Toronto; William Penman, London, Eng.; W. L. Nicholls.

Chief or General Agent in Ontario.—W. S. Walton, Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 514,186
Total assets	14,037,520	Premiums—Total business (net)	2,105,510
Ontario business in force (gross)	17,879,291	Total disbursements to policy-holders (net)—In Ontario	147,850
Total business in force (gross)	75,900,889	Total business	809,253

MONUMENT INSURANCE COMPANY LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—January 29, 1940.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£40,636	Premiums—Ontario (net)	$16,862
Assets in Canada	$221,763	Premiums—Canada (net)	71,429
Liabilities in Canada	62,137	Claims—Ontario (net)	10,211
		Claims—Canada (net)	42,191

MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£374,543	Premiums—Ontario (net)	$ 73,504
Assets in Canada	$364,477	Premiums—Canada (net)	282,367
Liabilities in Canada	224,257	Claims—Ontario (net)	23,642
		Claims—Canada (net)	112,136

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$248,326
Assets in Canada	598,368	Premiums—Canada (net)	418,285
Liabilities in Canada	423,040	Claims—Ontario (net)	124,137
		Claims—Canada (net)	196,933

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Montreal.

Chief or General Agent in Ontario.—T. W. Hunter, 65 Adelaide St. East, Toronto.

Date of Incorporation.—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$ 60,254
Assets in Canada	760,243	Premiums—Canada (net)	323,468
Liabilities in Canada	273,516	Claims—Ontario (net)	24,065
		Claims—Canada (net)	126,183

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*See note on page 1.

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—February, 1859. *Date commenced business in Canada.*—August, 1930

Capital stock paid in cash	$4,000,000
Assets in Canada	631,205
Liabilities in Canada	77,927

PREMIUMS WRITTEN—CLAIMS INCURRED	
†Premiums—Ontario (net)	Nil
†Premiums—Canada (net)	Nil
†Claims—Ontario (net)	Nil
†Claims—Canada (net)	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. R. Bain, Toronto; Vice-President, Robt. Fennell, K.C., Toronto; General Manager, G. Fay Davies; Ass't General Manager, R. M. Huestis; Actuary, G. D. McKinney, F.A.S., F.A.I.A., Toronto.

Directors.—H. R. Bain, Fraser D. Reid, Robt. Fennell, K.C., Alfred Rogers, Jr., F. S. Vanstone, D. H. Porter, D. H. Gibson, A. H. Beaton, K.C., M. W. McCutcheon, A.A.S., Toronto; Lt.-Col. Sidney C. Oland, V.D., A.D.C., Halifax.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

Capital stock paid in cash	$ 250,000
Total assets	17,953,722
Ontario business in force (gross)	23,812,949
Total business in force (gross)	84,802,699

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 585,400
Premiums—Total business (net)	1,999,353
Total disbursements to policyholders (net)—In Ontario	452,030
Total business	1,130,686

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—Sir J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, J. D. Johnson, G. Blair Gordon, James Matson, C. F. Sise, Hon. C. A. Dunning, P. M. May, Montreal; Hon. L. A. Taschereau, Quebec.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.

Date of Incorporation.—1929. *Date commenced business in Ontario.*—January 1, 1930.

Capital stock paid in cash	$200,000
Assets in Canada	523,306
Liabilities in Canada	122,398
Surplus protection of policyholders	400,908

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$28,027
Premiums—Total business (net)	89,297
Claims—Ontario (net)	16,592
Claims—Total business (net)	50,110

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

Capital stock paid in cash	£20,525
Assets in Canada	$210,577
Liabilities in Canada	96,419

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$22,212
Premiums—Canada (net)	82,863
Claims—Ontario (net)	8,513
Claims—Canada (net)	37,806

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*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL SECURITY INSURANCE COMPANY*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, 80 Richmond St. West, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. West, Toronto.
Date of Incorporation.—Sept. 12, 1914. *Date commenced business in Canada.*—June 10, 1936.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 55,252
Assets in Canada	229,193	Premiums—Canada (net)	167,473
Liabilities in Canada	118,884	Claims—Ontario (net)	20,819
		Claims—Canada (net)	76,206

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. H. Belair, Montreal.
Date of Incorporation.—1933. *Date commenced business in Canada.*—May, 1933.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$ 85
Assets in Canada	141,913	Premiums—Canada (net)	161
Liabilities in Canada	5,086	Claims—Ontario (net)	*−367*
		Claims—Canada (net)	*−5,162*

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.
Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of Incorporation.—Feb. 14, 1901. *Date commenced business in Canada.*—April 17, 1910.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,100,000	Premiums—Ontario (net)	$ 96,120
Assets in Canada	475,285	Premiums—Canada (net)	137,312
Liabilities in Canada	147,439	Claims—Ontario (net)	62,645
		Claims—Canada (net)	93,808

THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.
Chief or General Agent in Ontario.—Grover D. Leyland, Concourse Bldg., Toronto.
Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	Frcs. 12,500,000	Premiums—Ontario (net)	$ 36,599
Assets in Canada	$856,281	Premiums—Canada (net)	191,282
Liabilities in Canada	216,384	Claims—Ontario (net)	22,858
		Claims—Canada (net)	124,898

THE NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.
Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 38,291
Assets in Canada	222,892	Premiums—Canada (net)	118,404
Liabilities in Canada	121,040	Claims—Ontario (net)	22,350
		Claims—Canada (net)	65,610

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*See note on page 1.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

Head Office, New Brunswick, N.J.

Principal Office in Canada, 414 St. James St. West, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1826. *Date commenced business in Canada.*—1929.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	119,926	†Premiums—Canada (net)	Nil
Liabilities in Canada	110,093	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

NEW ENGLAND FIRE INSURANCE COMPANY*

Head Office, Springfield, Mass.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1919. *Date commenced business in Canada.*—March 10, 1938.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 5,294
Assets in Canada	316,187	Premiums—Canada (net)	29,770
Liabilities in Canada	64,046	Claims—Ontario (net)	4,010
		Claims—Canada (net)	15,934

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

Head Office, Manchester, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.
Chief or General Agent in Ontario.—Geo. R. Browne, 51 Yonge St., Toronto.
Date of Incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$ 90,204
Assets in Canada	629,319	Premiums—Canada (net)	358,625
Liabilities in Canada	372,206	Claims—Ontario (net)	51,552
		Claims—Canada (net)	206,830

NEW YORK FIRE INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. L. McGannon, 276 St. James St. West, Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1832. *Date commenced business in Canada.*—October 31, 1929.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 37,400
Assets in Canada	359,927	Premiums—Canada (net)	232,318
Liabilities in Canada	281,685	Claims—Ontario (net)	30,604
		Claims—Canada (net)	182,893

NEW YORK UNDERWRITERS INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. Campion, Toronto.
Chief or General Agent in Ontario.—R. H. Campion, 201–4 Dominion Bank Bldg., Toronto.
Date of Incorporation.—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 80,509
Assets in Canada	603,768	Premiums—Canada (net)	200,849
Liabilities in Canada	176,277	Claims—Ontario (net)	48,520
		Claims—Canada (net)	92,149

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*See note on page 1.
†Included in Home Insurance Company figures.

THE NEW ZEALAND INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, Montreal.
Chief or General Agent in Ontario.—R. Hopkins, 36 Toronto St., Toronto.
Date of Organization.—1859. *Date commenced business in Canada.*—April 1, 1943.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,500,000	Premiums—Ontario (net)	$ 68,337
Assets in Canada	$399,636	Premiums—Canada (net)	209,338
Liabilities in Canada	165,677	Claims—Ontario (net)	25,802
		Claims—Canada (net)	87,536

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 46,910
Assets in Canada	563,579	Premiums—Canada (net)	190,775
Liabilities in Canada	150,234	Claims—Ontario (net)	38,837
		Claims—Canada (net)	96,921

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. P. Moore, Montreal; Vice-President and Manager, B. W. Robinson, Montreal.

Directors.—P. Lavigne, J. H. H. Robertson, Miss F. Belanger, J. M. Hudon, C. Prime, J. P. Moore, Dr. D. P. Anderson, L. A. A. Giroux, B. W. Robinson, Montreal.

Chief or General Agent in Ontario.—Royal Trust Co., Toronto.

Date of Incorporation.—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 1, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 91,133	Premiums—Ontario (net)	$ 6,233
Total assets	145,433	Premiums—Total business (net)	22,267
Total liabilities	14,543	Claims—Ontario (net)	1,330
Surplus protection of policyholders	130,890	Claims—Total business (net)	5,034

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.
Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. East, Toronto.
Date of Organization.—1809. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£3,468,750	Premiums—Ontario (net)	$ 400,301
Assets in Canada	$2,220,949	Premiums—Canada (net)	1,276,795
Total liabilities	1,104,407	Claims—Ontario (net)	176,815
		Claims—Canada (net)	591,563

THE NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Wm. Lawrie, Montreal; Vice-President, Donald Taylor, Toronto; Secretary, J. C. Urquhart, Montreal.

Directors.—J. C. Urquhart, Wm. Lawrie, A. T. Cunningham, Montreal; H. H. Smith, A. B. Adamson, Winnipeg; Donald Taylor, Geo. Weir, Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$306,030	Premiums—Ontario (net)	$ 34,767
Total assets	551,722	Premiums—Total business (net)	139,179
Total liabilities	140,590	Claims—Ontario (net)	20,916
Surplus protection of policyholders	411,132	Claims—Total business (net)	67,286

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*See note on page 1.

THE NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. Stubington, Toronto.

Chief or General Agent in Ontario.—G. Stubington, 16–22 Wellington St. East, Toronto.

Date of Incorporation.—Feb. 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 68,615
Assets in Canada	188,205	Premiums—Canada (net)	155,780
Liabilities in Canada	167,588	Claims—Ontario (net)	35,490
		Claims—Canada (net)	86,135

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, A. C. Hall, Montreal; Secretary, N. J. Black.

Directors.—W. A. Hastings, Robt. McKay, N. J. Breen, A. W. Chapman, J. D. McDonald, N. J. Black, Winnipeg.

Chief or General Agent in Ontario.—W. E. Makinson, 83 Richmond St. West, Toronto.

Date of Incorporation.—1880. *Date commenced business in Canada.*—February 6, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$20,341
Total assets	575,862	Premiums—Total business (net)	58,073
Total liabilities	56,789	Claims—Ontario (net)	12,689
Surplus protection of policyholders	519,073	Claims—Total business (net)	28,494

THE NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Organization.—June 2, 1836. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£904,161	Premiums—Ontario (net)	$337,163
Assets in Canada	$1,124,287	Premiums—Canada (net)	953,564
Liabilities in Canada	782,094	Claims—Ontario (net)	152,079
		Claims—Canada (net)	413,863

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London; Secretary, R. C. Balfour, London; Actuary, H. L. Sharpe.

Directors.—Maj. Gordon I. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, Dr. S. Thompson, J. G. Thompson, R. G. Ivey, London

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 907,340
Total assets	16,414,800	Premiums—Total business (net)	1,894,705
Ontario business in force (gross)	34,512,061	Total disbursements to policyholders (net)—In Ontario	276,155
Total business in force (gross)	75,115,497	Total business	692,989

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Vancouver.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.

Date of Incorporation.—April 1, 1928. *Date commenced business in Canada.*—Feb. 17, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$101,629
Assets in Canada	436,233	Premiums—Canada (net)	215,657
Liabilities in Canada	167,128	Claims—Ontario (net)	48,003
		Claims—Canada (net)	96,036

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*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—Feb. 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 77,894
Assets in Canada	315,215	Premiums—Canada (net)	154,021
Liabilities in Canada	174,809	Claims—Ontario (net)	37,508
		Claims—Canada (net)	70,649

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.
Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. East, Toronto.
Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,100,000	Premiums—Ontario (net)	$ 731,004
Debenture stock (Norwich & London)	£424,974	Premiums—Canada (net)	1,822,894
Assets in Canada	$2,410,496	Claims—Ontario (net)	361,225
Liabilities in Canada	1,694,444	Claims—Canada (net)	978,005

THE OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—W. F. Macklaier, H. M. Jaquays, E. J. Kay, J. B. Woodyatt, Montreal.
Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. East, Toronto.
Date of Incorporation.—1902. *Date commenced business in Canada.*—May 5, 1909†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$ 58,741
Total assets	1,683,780	Premiums—Total business (net)	150,929
Total liabilities	298,427	Claims—Ontario (net)	34,379
Surplus protection ot policyholders.	1,385,353	Claims—Total business (net)	71,214

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Miller, London.
Chief or General Agent in Ontario.—J. I. Hodgins, London.
Date of Incorporation.—June 30, 1906. *Date commenced business in Canada.*—June 28, 1928.

Capital stock paid in cash	$ 3,000,000	PREMIUMS AND DISBURSEMENTS	
Life:		*Life:*	
Assets in Canada	3,520,557	Premiums—Ontario (net)	$299,641
Ontario business in force (gross)	18,564,210	Premiums—Canada (net)	988,805
Canadian business in force (gross)	58,153,386	Total disbursements to policyholders (net)—In Ontario	74,962
		In Canada	283,097
		PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Assets in Canada	91,301	Premiums—Ontario (net)	37,262
Liabilities in Canada	48,336	Premiums—Canada (net)	117,007
		Claims—Ontario (net)	31,080
		Claims—Canada (net)	76,670

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*See note on page 1.
†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, Federal Bldg., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—September 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£172,308	Premiums—Ontario (net)	$ 489,767
Assets in Canada	$1,653,356	Premiums—Canada (net)	1,132,244
Liabilities in Canada	972,533	Claims—Ontario (net)	249,175
		Claims—Canada (net)	472,917

THE PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, R. J. Nightingale, Vancouver.

Directors.—R. Gelletly, C. Spencer, W. H. Malkin, T. W. Greer, R. J. Nightingale, Vancouver; G. M. Black, Winnipeg; J. D. Pringle, London, Eng.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—November 5, 1908†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 750,000	Premiums—Ontario (net)	$ 71,073
Total assets	3,990,214	Premiums—Total business (net)	1,414,137
Total liabilities	1,882,282	Claims—Ontario (net)	37,320
Surplus protection of policyholders	2,107,932	Claims—Total business (net)	743,057

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 37,135
Assets in Canada	223,986	Premiums—Canada (net)	106,970
Liabilities in Canada	102,464	Claims—Ontario (net)	26,867
		Claims—Canada (net)	69,850

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, Federal Bldg., Toronto.
Date of Incorporation.—Aug. 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$ 77,094
Assets in Canada	$342,879	Premiums—Canada (net)	211,498
Liabilities in Canada	199,098	Claims—Ontario (net)	45,620
		Claims—Canada (net)	102,166

THE PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.
Date of Organization.—1824. *Date commenced business in Canada.*—April, 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$ 38,924
Assets in Canada	261,745	Premiums—Canada (net)	160,459
Liabilities in Canada	155,055	Claims—Ontario (net)	11,051
		Claims—Canada (net)	61,716

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*See note on page 1.
†Prior to this date business limited under Provincial Charter to Prov. of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.
Chief or General Agent in Ontario.—W. C. Butler, 80 Richmond St. West, Toronto.
Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,500,000	Premiums—Ontario (net)	$349,917
Assets in Canada	$1,266,515	Premiums—Canada (net)	815,482
Liabilities in Canada	749,013	Claims—Ontario (net)	183,154
		Claims—Canada (net)	453,215

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.
Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. West, Toronto.
Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Frcs. 32,000,000	Premiums—Ontario (net)	$ 16,625
Assets in Canada	$490,058	Premiums—Canada (net)	115,766
Liabilities in Canada	118,879	Claims—Ontario (net)	4,845
		Claims—Canada (net)	18,777

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. West, Toronto.
Date of Incorporation.—May, 1923. *Date commenced business in Canada.*—April 1, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 35,797
Assets in Canada	391,468	Premiums—Canada (net)	117,009
Liabilities in Canada	122,728	Claims—Ontario (net)	15,001
		Claims—Canada (net)	69,178

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—William Lawrie, Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Organization.—1782. *Date commenced business in Canada.*—1804.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,905,000		
Other than Life:		*Other than Life:*	
Assets in Canada	$3,371,025	Premiums—Ontario (net)	$ 666,886
Liabilities in Canada	1,531,697	Premiums—Canada (net)	2,004,399
		Claims—Ontario (net)	216,502
		Claims—Canada (net)	921,328

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.
Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. East, Toronto.
Date of Incorporation.—May 31, 1854. *Date commenced business in Canada.*—May 20, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,000,000	Premiums—Ontario (net)	$203,720
Assets in Canada	1,192,950	Premiums—Canada (net)	816,367
Liabilities in Canada	716,004	Claims—Ontario (net)	207,225
		Claims—Canada (net)	467,102

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*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY ST., TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business.*—April 20, 1927.

Officers.—President, Charles C. Bowen; Vice-Presidents, F. S. Brown, L. K. Kirk, N. G. Duffett; Secretary, H. E. Wittick; General Manager, Norman G. Duffett; Treasurer, Ralph E. Burks.

Directors (as at date of filing statement).—D. M. Ferry, Jr., Chas. C. Bowen, F. S. Brown, Ralph E. Burks, Otway Conard, Norman G. Duffett, S. Fred Duncan, John P. Hacker, George Hancock, T. D. Kennedy, L. K. Kirk, John L. McDougall, John W. Pickup, Ralph H. Platts, R. A. Robertson, Paul Wilson.

Auditors.—Edwards, Morgan & Company, 10 Adelaide St. East, Toronto.

Statement for the Year Ended December 31, 1945

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $300,000.		
No. of shares, 15,000. Par value, $20.		
Capital stock at beginning and end of year	$204,500.00	$204,500.00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$426,892.50
Total amount paid to December 31, 1945	$426,892.50

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default.	$1,037,118.49
Cash on hand and in banks	104,422.27
Interest accrued	5,872.41
Agents' balances and premiums uncollected:	
Written on or after October 1, 1945	101,750.95
Amount due from reinsurance on losses already paid	670.52
Refundable portion of excess profits tax	15,173.46
Receiver General of Canada—claim on overpayment of income and excess profits taxes	17,073.82
Cash surrender value of endowment life insurance policy	14,600.00
Due from Wartime Industrial Transit Pool—profits, 1943–44	914.53
Advances to employees *re* pension plan—secured	2,535.67
TOTAL ADMITTED ASSETS	$1,300,132.12

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$182,985.66	$182,985.66
Adjustment expenses of said claims	1,081.98	1,081.98
Total net reserve, $421,093.35; carried out at 80% thereof	336,874.68	336,874.68
Expenses due and accrued		4,229.26
Taxes due and accrued		15,645.62
Reinsurance premiums		10,533.92
Return premiums and balances due agents		64.11
Contingency reserves		35,000.00
Total liabilities (excluding capital stock)		$586,415.23
Capital stock paid in cash	$204,500.00	
Surplus in Profit and Loss Account	509,216.89	
Excess of assets over liabilities (surplus for protection of policyholders)		713,716.89
TOTAL LIABILITIES		$1,300,132.12

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written		$702,623.02
Reserve of unearned premiums (80%):		
At beginning of year	$292,312.08	
At end of year	336,874.68	
Increase		44,562.60
Net premiums earned		$658,060.42

Net claims incurred		$294,187.13	
Net adjustment expenses incurred		2,706.25	
Commissions		181,560.44	
Taxes		16,376.53	
Salaries, fees and travelling expenses		115,765.93	
All other expenses		42,684.83	
Total claims and expenses			653,281.11
Underwriting profit			$ 4,779.31
Other revenue:			
Interest earned—cash and accruals	$ 27,391.05		
Adjustment by amortization	*1,365.25*	$ 26,025.80	
Bad debts recovered previously written off		15.04	26,040.84
			$ 30,820.15
Other expenditure:			
Income and excess profits taxes		$ 4,789.80	
Investment expenses		605.58	
Premium on endowment life insurance (net)		351.50	5,746.88
NET PROFIT FOR THE YEAR			$ 25,073.27

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$686,161.90
Net profit for the year brought down	25,073.27
	$711,235.17
Add decrease in unadmitted ledger assets	2,481.72
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$713,716.89

Summary of Risks—Fire

	IN ONTARIO AND ALL BUSINESS
Gross in force, December 31, 1944	$36,260,970
Taken in 1945, new and renewed	20,524,487
Totals	$56,785,457
Ceased in 1945, including renewal	16,976,255
Gross in force, December 31, 1945	$39,809,202
Reinsurance in force, December 31, 1945	8,395,514
NET IN FORCE, DECEMBER 31, 1945	$31,413,688

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	226,754.89	139,683.87	108,862.57	257,576.19	62,542.08	195,034.11
Automobile	546,798.51	691,898.63	633,014.54	605,682.60	27,872.85	577,809.75
Accident—Public Liab	6,040.80	8,212.48	7,972.25	6,281.03	1,476.04	4,804.99
Accident and Sickness	1,512.06	1,790.74	1,538.54	1,764.26	1,764.26	
Guaranty—Surety	5,671.29	7,741.63	6,579.98	6,832.94	3,939.70	2,893.24
Inland Transportation	1,666.40	2,104.71	1,784.90	1,986.21		1,986.21
Personal Property	14,210.60	10,269.53	4,087.05	20,393.08	2,577.59	17,815.49
Plate Glass	7,660.37	4,069.47	3,665.76	8,064.08		8,064.08
Theft	4,903.85	4,083.71	3,326.32	5,661.24	1,745.37	3,915.87
TOTALS	815,218.77	869,854.77	770,831.91	914,241.63	101,917.89	812,323.74

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, Percy M. May, Montreal.

Directors.—R. P. Adams, Wm. Norman Clelland, Hon. R. O. Grothe, M.L.C., P. M. May, James Matson, Montreal; D. C. MacLachlan, Toronto; Sir J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.

Date of Incorporation.—June 15, 1926. *Date commenced business in Canada.*—Jan. 29, 1927.

Capital stock paid in cash	$311,750
Assets in Canada	546,437
Liabilities in Canada	96,404
Surplus protection of policyholders	450,033

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,658
Premiums—Total business (net)	78,561
Claims—Ontario (net)	14,597
Claims—Total business (net)	41,087

THE PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toront

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928

Capital stock paid in cash	$729,900
Assets in Canada	206,288
Liabilities in Canada	138,453

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario net)	$ 34,971
Premiums—Canada (net)	128,779
Claims—Ontario (net)	12,225
Claims—Canada (net)	70,920

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President, E. E. Gleason, Granby; Vice-President, N. R. Mitchell, Granby; Secretary, W. W. D. Brack, Granby; Treasurer, W. R. Bradford, Granby; General Manager, J. G. Fuller, Granby.

Directors.—J. G. Fuller, N. R. Mitchell, W. W. D. Brack, E. E. Gleason, W. R. Bradford, E. A. Graham, Granby; K. A. Cowley, M.D., Montreal.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—April 12, 1907. *Date commenced business in Canada.*—June 18, 1907.

Capital stock paid in cash	$ 50,000
Total assets	389,084
Total liabilities	264,973
Surplus protection of policyholders	124,111

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$208,896
Premiums—Total business (net)	392,711
Claims—Ontario (net)	164,003
Claims—Total business (net)	303,628

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. East, Toronto.

Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	530,423
Liabilities in Canada	218,522

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 89,347
Premiums—Canada (net)	398,360
Claims—Ontario (net)	43,599
Claims—Canada (net)	188,392

See note on page 1.

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co. Ltd., Montreal.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Organization.—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

Capital stock paid in cash	£200,000
Assets in Canada	$800,273
Liabilities in Canada	451,278

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$123,827
Premiums—Canada (net)	461,191
Claims—Ontario (net)	62,707
Claims—Canada (net)	240,997

THE PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—H. D. McNairn and W. G. Wilson, 465 St. John St., Montreal.

Chief or General Agent for Ontario.—H. R. Elgie, 402 Canada Permanent Bldg., Toronto.
Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

Capital stock paid in cash	£1,450,000
Life:	
Assets in Canada	$13,766,444
Ontario business in force (gross)	35,103,530
Canadian business in force (gross)	74,696,331
Other than Life:	
Assets in Canada	2,892,773
Liabilities in Canada	2,064,273

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$1,269,371
Premiums—Canada (net)	2,518,074
Total disbursements to policyholders (net)—In Ontario	218,481
In Canada	647,763
PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	810,726
Premiums—Canada (net)	2,078,942
Claims—Ontario (net)	455,011
Claims—Canada (net)	1,232,073

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, J. T. Ross; Vice-President, Yves Montreuil; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, W. R. Houghton, Y. Montreuil, W. L. White, P. L. Waylett, Léon DesRivieres.

Chief or General Agent in Ontario.—P. L. Waylett, 19 Richmond St. West, Toronto.
Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

Capital stock paid in cash	$125,000
Total assets	680,303
Total liabilities	168,239
Surplus protection of policyholders	512,064

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 20,683
Premiums—Total business (net)	107,202
Claims—Ontario (net)	8,965
Claims—Total business (net)	64,368

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. WEST, TORONTO, ONT.

Incorporated.—February 15, 1871 (Bill No. 52). *Date commenced business*—July 1, 1871.

Officers.—President, P. Lyle Waylett; Vice-President, Joseph Walmsley; Secretary, Douglas A. McRae.

Directors (as at date of filing statement).—Chas. M. Horswell, Wilfred Raleigh Houghton, Joseph Walmsley, P. Lyle Waylett, Wm. L. White.

Auditors.—H. T. Jamieson & Company, C.A., Toronto.

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*See note on page 1.

Statement for the Year Ended December 31, 1945

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $250,000.		
No. of shares, 5,000. Par value, $50.		
Capital stock at beginning and end of year	$100,000.00	$100,000.00

Balance Sheet—Assets

Mortgage loans on real estate—first liens		$ 9,000.00
Amortized book value of bonds, debentures and debenture stocks—not in default.		630,342.50
Book value of stocks		63,455.00
Cash on hand and in banks		21,132.06
Interest accrued	$ 7,093.30	
Dividends due	432.50	7,525.80
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945	$ 6,701.87	
Premiums due from reinsuring companies:		
Written on or after October 1, 1945	192.21	6,894.08
TOTAL ADMITTED ASSETS		$738,349.44

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims	$ 11,318.00	$ 11,318.00
Adjustment expenses of said claims	730.00	730.00
Total net reserve, $52,138.85; carried out at 80% thereof	41,711.08	41,711.08
Expenses due and accrued		203.41
Taxes due and accrued		2,830.11
Reinsurance premiums		351.65
Return premiums and balances due agents		954.08
Reserve for agents' profit commissions		700.00
Total liabilities (excluding capital stock)		$ 58,798.33
Capital stock paid in cash	$100,000.00	
Reserve fund	250,000.00	
Surplus in Profit and Loss Account	329,551.11	
Excess of assets over liabilities (surplus for protection of policyholders)		679,551.11
TOTAL LIABILITIES		$738,349.44

Profit and Loss Account

			In Canada and All Business
Net premiums written			$ 40,450.03
Reserve of unearned premiums (80%):			
At beginning of year		$ 43,874.24	
At end of year		41,711.08	
Decrease			2,163.16
Net premiums earned			$ 42,613.19
Net claims incurred		$ 30,786.92	
Net adjustment expenses incurred		1,794.16	
Commissions		12,676.49	
Taxes		1,179.92	
Salaries, fees and travelling expenses		4,589.04	
Management fee		103.51	
All other expenses		2,417.04	
Total claims and expenses			53,547.08
Underwriting loss			*$ 10,933.89*
Other revenue:			
Interest earned—cash and accruals	$ 28,538.90		
Adjustment by amortization	*438.95*	$ 28,099.95	
Dividends earned		2,382.08	
Profit on sale of securities and real estate		743.75	31,225.78
			$ 20,291.89
Other expenditure:			
Income and excess profits taxes		$ 7,190.59	
Investment expenses		600.84	7,791.43
NET PROFIT FOR THE YEAR			$ 12,500.46

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$682,173.54
Net profit for the year brought down	12,500.46
	$694,674.00
Dividends declared to shareholders	15,000.00
	$679,674.00
Deduct increase in unadmitted ledger assets	122.89
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$679,551 11

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1944	$19,859,478	$ 15,750	$19,875,228
Taken in 1945, new and renewed	8,723,481	750	8,724,231
Totals	$28,582,959	$ 16,500	$28,599,459
Ceased in 1945, including renewal	9,308,983	10,750	9,319,733
Gross in force, December 31, 1945	$19,273,976	$ 5,750	$19,279,726
Reinsurance in force, December 31, 1945	654,994		654,994
NET IN FORCE, DECEMBER 31, 1945	$18,618,982	$ 5,750	$18,624,732

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	108,488.00	49,803.85	49,700.41	108,591.44	5,161.99	103,429.45
Explosion	441.17	120.08	457.97	103.28		103.28
Earthquake	5.00			5.00		5.00
TOTALS	108,934.17	49,923.93	50,158.38	108,699.72	5,161.99	103,537.73

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.
Date of Incorporation.—Sept. 11, 1891. *Date commenced business in Canada.*—Nov. 1, 1891.

Capital stock paid in cash	$5,000,000
Assets in Canada	897,593
Liabilities in Canada	507,376

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$147,561
Premiums—Canada (net)	557,742
Claims—Ontario (net)	80,234
Claims—Canada (net)	252,533

QUEENSLAND INSURANCE COMPANY LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—J. L. Robertson, Vancouver.
Chief or General Agent in Ontario.—Anglo Canadian Underwriters Ltd., Toronto.
Date of Incorporation.—1886. *Date commenced business in Canada.*—May 16, 1918.

Capital stock paid in cash	$3,650,000
Assets in Canada	424,419
Liabilities in Canada	205,970

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 81,971
Premiums—Canada (net)	346,160
Claims—Ontario (net)	20,712
Claims—Canada (net)	123,683

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*See note on page 1.

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. East, Toronto.

Date of Organization.—March, 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$ 77,033
Assets in Canada	$534,281	Premiums—Canada (net)	252,472
Liabilities in Canada	247,217	Claims—Ontario (net)	32,538
		Claims—Canada (net)	110,691

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Geo. C. Long, Jr., Hartford, Conn.; Vice-Presidents, Col. P. C. Cothran, Hartford, Conn., S. M. Elliott, Montreal; Secretary, A. H. Vallance, Montreal.

Directors.—Major Walter Molson, W. A. Ralston, R. Fennell, K.C., Toronto; S. M. Elliott, A. Stewart McNichols, Montreal; Geo. C. Long, Jr., A. Sidney Dawes, Col. P. C. Cothran, Hartford, Conn.

Chief or General Agent in Ontario.—Wm. Johnstone, 43 Adelaide St. East, Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$ 41,643
Total assets	1,061,762	Premiums—Total business (net)	193,278
Total liabilities	163,685	Claims—Ontario (net)	35,137
Surplus protection of policyholders	898,077	Claims—Total business (net)	109,475

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—December 21, 1944.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,250,000	Premiums—Ontario (net)	$ 52,310
Assets in Canada	366,490	Premiums—Canada (net)	142,060
Liabilities in Canada	81,650	Claims—Ontario (net)	25,265
		Claims—Canada (net)	70,673

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£946,977	Premiums—Ontario (net)	$ 287,660
Assets in Canada	$1,551,019	Premiums—Canada (net)	1,307,712
Liabilities in Canada	953,788	Claims—Ontario (net)	73,361
		Claims—Canada (net)	551,239

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*See note on page 1.

THE ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. East, Toronto.
Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash	£3,499,956
Life:	
Assets in Canada	$ 9,268,064
Ontario business in force (gross)	8,351,622
Canadian business in force (gross)	35,066,981
Other than Life:	
Assets in Canada	3,423,692
Liabilities in Canada	2,482,979

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 268,897
Premiums—Canada (net)	1,066,603
Total disbursements to policyholders (net)—In Ontario	220,404
In Canada	1,088,306

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	786,325
Premiums—Canada (net)	2,448,756
Claims—Ontario (net)	487,564
Claims—Canada (net)	1,346,070

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.
Chief or General Agent in Ontario.—J. E. Proctor, 100 Adelaide St. West, Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash	£30,000
Assets in Canada	$143,154
Liabilities in Canada	71,733

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$30,889
Premiums—Canada (net)	74,504
Claims—Ontario (net)	7,323
Claims—Canada (net)	20,204

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—G. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

Capital stock paid in cash	$10,000,000
Assets in Canada	1,155,096
Liabilities in Canada	578,035

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$210,431
Premiums—Canada (net)	695,080
Claims—Ontario (net)	*-29,468*
Claims—Canada (net)	317,093

SAINT PAUL-MERCURY INDEMNITY COMPANY*

HEAD OFFICE, WILMINGTON, DEL.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—March 22, 1926. *Date commenced business in Canada.* April 19, 1927.

Capital stock paid in cash	$3,000,000
Assets in Canada	168,937
Liabilities in Canada	86,859

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$19,548
Premiums—Canada (net)	68,499
Claims—Ontario (net)	9,259
Claims—Canada (net)	10,902

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*See note on page 1.

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, N. Ducharme, Montreal; 1st Vice-President, Louis Lymburner, Montreal; 2nd Vice-President, Alphonse Milette, Montreal; Secretary, Jean Pasquin; Actuary, Pierre Camu.

Directors.—R. B. Bachand, N.P., Waterloo, Que.; Adjutor Cote, N.P., N. Ducharme, L. M. Lymburner, Montreal; Alphonse Milette, Terrebonne, Que.; Chas. A. Roy, J. A. Bernier, Outremont; Paul Drouin, K.C., Quebec; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.

Date of Incorporation.—May, 1911. *Date commenced business in Canada.*—1903.

Capital stock paid in cash	$ 232,440
Total assets	11,926,306
Ontario business in force (gross)	6,823,704
Total business in force (gross)	80,397,534

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 192,175
Premiums—Total business (net)	2,138,966
Total disbursements to policyholders (net)—In Ontario	80,272
Total business	681,282

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Thos. H. Hall, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; General Manager, D. B. Hall, F.I.I.A., Toronto.

Directors.—J. A. Macintosh, K.C., R. S. Waldie, J. A. Northway, Col. J. F. Michie, Thos. H. Hall, Toronto; J. H. Grady, Philadelphia, Pa.; Sir Francis Norrie-Miller, S. Norrie-Miller, Perth, Scotland; F. Richardson, London, Eng.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

Capital stock paid in cash	$225,000
Total assets	598,799
Total liabilities	115,237
Surplus protection of policyholders	483,562

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$47,201
Premiums—Total business (net)	74,146
Claims—Ontario (net)	20,677
Claims—Total business (net)	32,931

SCOTTISH INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.

Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.

Date of Incorporation.—Jan. 12, 1877. *Date commenced business in Canada.*—Dec. 29, 1939.

Capital stock paid in cash	£150,000
Assets in Canada	$219,508
Liabilities in Canada	106,109

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 57,749
Premiums—Canada (net)	127,868
Claims—Ontario (net)	20,089
Claims—Canada (net)	87,188

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.

Chief or General Agent in Ontario.—F. O. Lucas, Metropolitan Bldg., Toronto.

Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash	£80,000
Assets in Canada	$370,287
Liabilities in Canada	181,512

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$110,175
Premiums—Canada (net)	190,545
Claims—Ontario (net)	51,762
Claims—Canada (net)	93,776

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John A. Newlands, Toronto.

Chief or General Agent in Ontario.—John A. Newlands, 43 Victoria St., Toronto.

Date Organized.—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash	£600,000
Assets in Canada	$904,977
Liabilities in Canada	516,135

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$155,222
Premiums—Canada (net)	520,929
Claims—Ontario (net)	106,440
Claims—Canada (net)	296,401

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*See note on page 1.

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.
Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.
Date of Incorporation.—1875. *Date commenced business in Canada.*—December 11, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$ 72,582
Assets in Canada	$336,219	Premiums—Canada (net)	190,411
Liabilities in Canada	153,607	Claims—Ontario (net)	35,869
		Claims—Canada (net)	118,562

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 69,326
Assets in Canada	304,508	Premiums—Canada (net)	144,396
Liabilities in Canada	146,706	Claims—Ontario (net)	22,471
		Claims—Canada (net)	70,237

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, J. H. Riddel, Toronto; Vice-President, V. G. Creber, Toronto; Secretary, S. Fairley, Toronto.

Directors.—Sir E. M. Mountain, Bart., B. E. S. Mountain, H. Routh, London, Eng.; J. H. Riddel, V. G. Creber, H. T. Fairley, W. H. Despard, W. E. Young, F. S. Corrigan, H. J. Humphrey, Toronto.

Date of Incorporation.—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$220,000	Premiums—Ontario (net)	$ 6,261
Assets in Canada	314,449	Premiums—Total business (net)	16,055
Liabilities in Canada	45,907	Claims—Ontario (net)	5,356
Surplus protection of policyholders.	268,542	Claims—Total business (net)	13,174

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 5,296
Assets in Canada	232,608	Premiums—Canada (net)	28,482
Liabilities in Canada	51,348	Claims—Ontario (net)	4,010
		Claims—Canada (net)	15,269

SERVICE FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. E. Wilson, Toronto.
Chief or General Agent in Ontario.—A. E. Wilson, Lumsden Bldg., Toronto.
Date of Incorporation.—May 6, 1929. *Date commenced business in Canada.*—

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	Nil
Assets in Canada	166,274	Premiums—Canada (net)	Nil
Liabilities in Canada	35	Claims—Ontario (net)	Nil
		Claims—Canada (net)	Nil

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*See note on page 1.

THE SOUTH BRITISH INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—March 4, 1938.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,031,640	Premiums—Ontario (net)	$ 40,713
Assets in Canada	$401,683	Premiums—Canada (net)	114,308
Liabilities in Canada	108,413	Claims—Ontario (net)	29,997
		Claims—Canada (net)	75,179

THE SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B. C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.

Chief or General Agent in Ontario.—W. C. McLaughlin, 72 Queen St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—May, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£105,000	Premiums—Ontario (net)	$21,740
Assets in Canada	$345,276	Premiums—Canada (net)	59,896
Liabilities in Canada	58,015	Claims—Ontario (net)	12,107
		Claims—Canada (net)	37,757

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sanford Evans, LL.D., Winnipeg; 1st Vice-President and Medical Director, E. W. Montgomery, M.D., Winnipeg; 2nd Vice-President, William Whyte, Winnipeg; Managing Director, M. D. Grant, F.I.A., F.A.S., Winnipeg; Secretary, E. Atkins; Treasurer, J. J. Douglas; Actuary, J. Turnbull, F.A.S.

Directors.—W. Sanford Evans, LL.D., E. W. Montgomery, M.D., E. E. Sharpe, K.C., William Whyte, M. D. Grant, F.I.A., F.A.S., Winnipeg; Roy W. Milner, Calgary; John Martin, St. Boniface; C. D. Grayson, Moose Jaw; John W. Horn, Clandeboye.

Chief or General Agent in Ontario.—J. Innes, Victory Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 209,995	Premiums—Ontario (net)	$ 624,813
Total assets	12,544,013	Premiums—Total business (net)	1,716,191
Ontario business in force (gross)	17,629,803	Total disbursements to policyholders (net)—In Ontario	182,765
Total business in force (gross)	52,036,810	Total business	612,340

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—C. H. Harvey, 1920 Metropolitan Bldg., Toronto.

Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$ 236,345
Assets in Canada	1,461,820	Premiums—Canada (net)	1,249,394
Liabilities in Canada	945,008	Claims—Ontario (net)	168,445
		Claims—Canada (net)	650,706

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.

Chief or General Agent in Ontario.—A. B. Pakenham, 68 King St. East, Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—April 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$ 64,563
Assets in Canada	$48,359	Premiums—Canada (net)	84,927
Liabilities in Canada	34,480	Claims—Ontario (net)	24,836
		Claims—Canada (net)	36,248

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*See note on page 1.

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$20,845
Assets in Canada	$169,752	Premiums—Canada (net)	70,507
Liabilities in Canada	74,627	Claims—Ontario (net)	7,650
		Claims—Canada (net)	28,798

STERLING INSURANCE COMPANY OF CANADA

HEAD OFFICE, 29 DUFFERIN AVE., SHERBROOKE, QUE.

Incorporated.—1906. *Date commenced business.*—May 1, 1906.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary, L. E. Langis Galipeault; Manager, Victor Mongeon; Treasurer, H. J. Kennedy.

Directors (as at date of filing statement).—Hon. Jacob Nicol, Hon. Chas. B. Howard, Hon. J. E. Perreault, Albert Demers, Gaston Pratte, Edgar Coté, Paul E. Tremblay, Everett Nicol, L. E. Langis Galipeault.

Auditor.—Chas. E. Belanger, C.A.

Statement for the Year Ended December 31, 1945

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $1,000,000.		
No. of shares, 200,000. Par value, $5.		
Capital stock at beginning and end of year	$100,000.00	$100,000.00

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default.		$113,329.20
Authorized value of stocks		16,000.00
Cash on hand and in banks		10,619.39
Interest accrued		449.19
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945	$ 10,948.48	
Premiums due from reinsuring companies:		
Written on or after October 1, 1945	4,256.03	15,204.51
Amount due from reinsurance on losses already paid		6,443.31
Income tax and excess profits tax overpaid		1,140.85
TOTAL ADMITTED ASSETS		$163,186.45

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 3,446.44	$	$ 3,446.44
Adjustment expenses of said claims	120.63	....	120.63
Total net reserve, $28,470.53; carried out at 80% thereof	22,774.36	2.06	22,776.42
Expenses due and accrued			238.68
Taxes due and accrued			735.72
Reinsurance premiums			10,604.73
Return premiums and balances due agents			336.66
Balances due other companies			2,272.48
Total liabilities (excluding capital stock)			$ 40,531.76
Capital stock paid in cash		$100,000.00	
Surplus in Profit and Loss Account		22,654.69	
Excess of assets over liabilities (surplus for protection of policyholders)			122,654.69
TOTAL LIABILITIES			$163,186.45

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*See note on page 1.

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$ 36,551.17	$ 5.17	$ 36,556.34
Reserve of unearned premiums (80%):			
At beginning of year	$ 12,834.39	$ 2.07	$ 12,836.46
At end of year	22,774.36	2.06	22,776.12
Increase	$ 9,939.97	$ .01	$ 9,939.96
Net premiums earned	$ 26,611.20	$ 5.18	$ 26,616.38
Net claims incurred	$ 13,597.78	$	$ 13,597.78
Net adjustment expenses incurred	528.36		528.36
Commissions	10,610.23	1.96	10,612.19
Taxes	1,074.58		1,074.58
Salaries, fees and travelling expenses	75.00		75.00
Management fee			2,000.00
All other expenses			814.17
Total claims and expenses			$ 28,702.08
Underwriting loss			*$ 2,085.70*
Other revenue:			
Interest earned—cash and accruals	$ 4,193.88		
Adjustment by amortization	73.28	$ 4,267.16	
Dividends earned		600.00	
Decrease in deficiency of market under book value of securities		1,250.00	
Premium on exchange		44.38	6,161.51
NET PROFIT FOR THE YEAR			$ 4,075.84

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$122,097.46
Net profit for the year brought down	4,075.84
	$126,173.30
Dividends declared to shareholders	4,000.00
	$122,173.30
Add decrease in unadmitted ledger assets	481.39
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$122,654.69

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1941	$1,445,896	$4,195,476	$5,641,372
Taken in 1945, new and renewed	193,589	6,637,422	6,831,011
Totals	$1,639,485	$10,832,898	$12,472,383
Ceased in 1945, including renewed	966,582	2,950,787	3,917,369
Gross in force, December 31, 1945	$ 672,903	$7,882,111	$8,555,014
Reinsurance in force, December 31, 1945	444,478	4,119,414	4,563,892
NET IN FORCE, DECEMBER 31, 1945	$ 228,425	$3,762,697	$3,991,122

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1944	Taken in 1945, New and Renewed	Ceased in 1945, Including Renewed	Gross in Force at End of 1945	Reinsurance	Net in Force at End of 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	75,771.43	95,328.36	54,482.29	116,617.50	67,739.14	48,878.36

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—April 7, 1710. *Date commenced business in Canada.*—June 3, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£600,000	Premiums—Ontario (net)	$ 390,597
Assets in Canada	$1,680,803	Premiums—Canada (net)	1,341,393
Liabilities in Canada	1,068,609	Claims—Ontario (net)	171,615
		Claims—Canada (net)	621,191

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal; Vice-President and Treasurer, E. A. Macnutt, Westmount; Secretary, F. J. Cunningham; General Manager and Actuary, G. W. Bourke; Comptroller, E. E. Duckworth; Joint Treasurer, H. P. Thornhill; Director of Agencies, J. A. McAllister.

Directors.—A. B. Wood, Wm. M. Birks, Hon. C. A. Dunning, Carl Riordon, John W. Ross, Ross H. McMaster, Morris W. Wilson, A. Cross, W. M. Neal, Montreal; Hon. F. P. Brais, Outremont, Que.; Harold Crabtree, G. W. Spinney, E. A. Macnutt, Westmount, Que.; Hon. L. A. Taschereau, Quebec; John A. Tory, Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 2,000,000	Premiums—Ontario (net)	$11,571,726
Total assets	1,279,257,345	Premiums—Total business (net)	132,721,267
Ontario business in force (gross)	384,838,590	Total disbursements to policyholders (net)—In Ontario	7,532,752
Total business in force (gross)	3,390,372,327	Total business	89,842,321

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GOTHENBURG, SWEDEN

Principal Office in Canada, 276 St. James St. West, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, 276 St. James St. West, Montreal.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. West, Toronto.

Date of Incorporation.—1866. *Date commenced business in Canada.*—June 23, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Kroner 12,000,000	Premiums—Ontario (net)	$ 5,132
Assets in Canada	$108,660	Premiums—Canada (net)	34,226
Liabilities in Canada	37,626	Claims—Ontario (net)	1,503
		Claims—Canada (net)	15,379

SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, 276 St. James St. West, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major Ltd., 276 St. James St. West, Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.

Date of Incorporation.—1869. *Date commenced business in Canada.*—January, 1936.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Swiss Frcs. 3,000,000	Premiums—Ontario (net)	$ 32,405
Assets in Canada	$321,068	Premiums—Canada (net)	201,083
Liabilities in Canada	222,726	Claims—Ontario (net)	29,770
		Claims—Canada (net)	141,922

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*See note on page 1.

TORONTO GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor; Vice-President, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D.; Vice-President and General Manager, W. F. Spry; Secretary and Treasurer, C. W. Sykes.

Directors.—E. C. Braund, C. W. Buchanan, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D., Ray Lawson, O.B.E., Rt. Hon. A. Meighen, P.C., K.C., G. Larratt Smith, K.C., A. E. Naylor, J. Fyfe Smith, W. F. Spry.

Date of Incorporation.—July 21, 1921. *Date commenced business in Canada.*—Dec. 20, 1937.

Capital stock paid in cash	$ 284,391
Total assets	2,275,087
Total liabilities	1,279,332
Surplus protection of policyholders	995,755

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 386,583
Premiums—Total business (net)	1,083,809
Claims—Ontario (net)	195,624
Claims—Total business (net)	422,986

THE TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—H. C. Huckvale, 68 Yonge St., Toronto.

Date of Incorporation.—May 23, 1923. *Date commenced business in Canada.*—Dec. 19, 1929.

Capital stock paid in cash	$2,000,000
Assets in Canada	870,301
Liabilities in Canada	579,738

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$179,534
Premiums—Canada (net)	575,873
Claims—Ontario (net)	95,926
Claims—Canada (net)	362,713

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—Robert Fullerton, 68 Yonge St., Toronto.

Date of Incorporation.—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	1,015,888
Liabilities in Canada	693,764

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$322,798
Premiums—Canada (net)	641,055
Claims—Ontario (net)	194,287
Claims—Canada (net)	327,176

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—C. N. Macdonald, 68 Yonge St., Toronto.

Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$20,000,000
Life:	
Assets in Canada	38,204,256
Ontario business in force (gross)	58,955,431
Canadian business in force (gross)	155,508,252
Other than Life:	
Assets in Canada	1,370,085
Liabilities in Canada	1,142,316

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$1,126,245
Premiums—Canada (net)	3,092,034
Total disbursements to policyholders (net)—In Ontario	735,841
In Canada	1,993,884

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	482,591
Premiums—Canada (net)	1,795,832
Claims—Ontario (net)	506,210
Claims—Canada (net)	1,107,604

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*See note on page 1.

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—W. E. Makinson, Federal Bldg., Toronto.
Date of Incorporation.—1714. *Date commenced business in Canada.*—1911.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£50,000	Premiums—Ontario (net)	$140,156
Assets in Canada	$696,538	Premiums—Canada (net)	433,226
Liabilities in Canada	406,180	Claims—Ontario (net)	84,058
		Claims—Canada (net)	209,930

THE UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre l'Incendie, Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.
Chief or General Agent in Ontario.—N. C. Linton Weir, 909 Excelsior Life Bldg., Toronto.
Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	Frcs. 100,000,000	Premiums—Ontario (net)	$ 87,502
Assets in Canada	$797,281	Premiums—Canada (net)	482,703
Liabilities in Canada	522,356	Claims—Ontario (net)	34,045
		Claims—Canada (net)	284,829

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—September 24, 1917.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£810,000	Premiums—Ontario (net)	$ 812,182
Assets in Canada	$3,581,770	Premiums—Canada (net)	1,594,840
Liabilities in Canada	1,254,714	Claims—Ontario (net)	515,288
		Claims—Canada (net)	868,139

THE UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£163,500	Premiums—Ontario (net)	$111,157
Assets in Canada	$935,235	Premiums—Canada (net)	534,214
Liabilities in Canada	591,661	Claims—Ontario (net)	82,178
		Claims—Canada (net)	310,687

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£600,000	†Premiums—Ontario (net)	Nil
Assets in Canada	$243,810	†Premiums—Canada (net)	Nil
Liabilities in Canada	62,252	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

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*See note on page 1.
†All business in Canada fully reinsured.

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$16,173
Assets in Canada	214,784	Premiums—Canada (net)	64,000
Liabilities in Canada	65,005	Claims—Ontario (net)	9,800
		Claims—Canada (net)	30,936

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. E. Perry, Toronto.

Chief or General Agent in Ontario.—A. E. Perry, 34 King St. East, Toronto.

Date of Incorporation.—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$ 705,723
Assets in Canada	2,439,181	Premiums—Canada (net)	1,319,707
Liabilities in Canada	1,275,442	Claims—Ontario (net)	330,827
		Claims—Canada (net)	517,614

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.

Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. East, Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—June 20, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$171,040
Assets in Canada	1,275,572	Premiums—Canada (net)	412,013
Liabilities in Canada	388,345	Claims—Ontario (net)	75,397
		Claims—Canada (net)	205,669

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., 360 St. James St. West, Montreal.

Chief or General Agent in Ontario.—W. S. Tomenson, 12 Wellington St. East, Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—September 30, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$17,617
Assets in Canada	285,436	Premiums—Canada (net)	80,470
Liabilities in Canada	63,587	Claims—Ontario (net)	8,346
		Claims—Canada (net)	38,516

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.

Chief or General Agent in Ontario.—

Date of Incorporation.—1838. *Date commenced business in Canada.*—December 1, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Frcs. 50,000,000	Premiums—Ontario (net)	$ 29
Assets in Canada	$147,319	Premiums—Canada (net)	13
Liabilities in Canada	546	Claims—Ontario (net)	1,792
		Claims—Canada (net)	2,042

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*See note on page 1.

THE VICTORY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—V. R. Willemson, Toronto.

Chief or General Agent in Ontario.—V. R. Willemson, 25 Adelaide St. East, Toronto.

Date of Incorporation.—1919. *Date commenced business in Canada.*—August 19, 1941.

Capital stock paid in cash	$664,500
Assets in Canada	389,757
Liabilities in Canada	343,508

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 87,384
Premiums—Canada (net)	405,770
Claims—Ontario (net)	58,338
Claims—Canada (net)	260,460

WELLINGTON FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Herbert Begg; Vice-President, Col. Hon. H. A. Bruce, M.D.; Secretary, J. G. Hutchinson.

Directors.—Herbert Begg, Col. Hon. H. A. Bruce, M.D., W. R. Begg, J. A. Northey, Hon. Jacob Nicol, K.C., J. Robinson, E. B. Stockdale, H. Bruce Begg, Col. K. R. Marshall.

Date of Incorporation.—1837. *Date commenced business in Canada.*—1840.

Capital stock paid in cash	$ 150,000
Total assets	1,249,155
Total liabilities	607,844
Surplus protection of policyholders	641,311

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$420,946
Premiums—Total business (net)	609,879
Claims—Ontario (net)	194,121
Claims—Total business (net)	276,333

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—Dale & Company Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	760,350
Liabilities in Canada	277,917

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$120,198
Premiums—Canada (net)	415,479
Claims—Ontario (net)	47,355
Claims—Canada (net)	180,828

THE WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Vice-President and Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—W. J. Hastie, K. M. Pringle, Hon. G. Howard Ferguson, P.C., K.C., H. C. Cox, W. M. Cox, K.C., G. A. Morrow, E. A. Brownell, S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, Kenneth Thom, Toronto; W. E. Meikle, Winnipeg; H. J. Wyatt, New York; Sir George Morton, O.B.E., M.C., Calcutta.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash	$ 1,400,000
Total assets	16,015,082
Total liabilities	10,087,972
Surplus protection of policyholders	5,927,110

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,030,059
Premiums—Total business (net)	5,917,524
Claims—Ontario (net)	577,881
Claims—Total business (net)	2,840,851

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*See note on page 1.

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, HAMILTON, ONT.

Officers.—President, A. R. Goudie, Kitchener; 1st Vice-President, H. H. Gray, Hamilton; 2nd Vice-President, Dr. O. A. Cannon, Hamilton; Chairman of the Board, Dr. G. E. Greenway, Hamilton; Secretary, O. S. McCombie, Hamilton.

Directors.—Dr. G. E. Greenway, H. H. Gray, Dr. O. A. Cannon, N. F. Firth, F. Harding, C. W. Howe, Hamilton; Dr. C. W. Prowd, Vancouver; Hon. J. T. Haig, K.C., J. C. Haig, Winnipeg; Dr. C. N. M. Black, R. M. Willes Chitty, K.C., Toronto; A. R. Goudie, Kitchener.

Chief Executive Officer in Canada.—Herman H. Gray, Hamilton.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash	$ 160,000
Total assets	1,767,860
Ontario business in force (gross)	4,201,106
Total business in force (gross)	13,195,788

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$127,504
Premiums—Total business (net)	347,846
Total disbursements to policyholders (net)—In Ontario	21,656
Total business	92,264

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.

Chief or General Agent in Ontario.—Tomenson, Saunders, Smith & Garfat, 12 Wellington St. East, Toronto.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash	£100,000
Assets in Canada	$154,331
Liabilities in Canada	9,928

PREMIUMS WRITTEN—CLAIMS INCURRED	
†Premiums—Ontario (net)	Nil
†Premiums—Canada (net)	Nil
†Claims—Ontario (net)	Nil
†Claims—Canada (net)	Nil

THE WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash	$1,000,000
Assets in Canada	619,966
Liabilities in Canada	232,406

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 36,089
Premiums—Canada (net)	364,754
Claims—Ontario (net)	26,281
Claims—Canada (net)	201,350

THE WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

Capital stock paid in cash	£100,000
Assets in Canada	$397,121
Liabilities in Canada	186,108

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$124,637
Premiums—Canada (net)	192,790
Claims—Ontario (net)	78,955
Claims—Canada (net)	115,296

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*See note on page 1.

†All business in Canada fully reinsured with the Alliance Assurance Company, Limited.

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.
Chief or General Agent in Ontario.—Geo. McMurrich Sons Ltd., 22 Toronto St., Toronto.
Date of Incorporation.—1824. *Date commenced business in Canada.*—January 16, 1907.

Capital stock paid in cash	£293,506
Assets in Canada	$1,416,609
Liabilities in Canada	667,564

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$227,575
Premiums—Canada (net)	707,486
Claims—Ontario (net)	137,274
Claims—Canada (net)	369,400

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Burgar, Toronto.
Chief or General Agent in Ontario.—J. H. Burgar, Federal Bldg., Toronto.
Date of Incorporation.—1872. *Date commenced business in Canada.*—August 20, 1923.

	Swiss	
Capital stock paid in cash	Frcs.	21,000,000
Assets in Canada		$2,653,251
Liabilities in Canada		1,306,280

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 959,231
Premiums—Canada (net)	1,874,230
Claims—Ontario (net)	620,964
Claims—Canada (net)	1,263,238

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*See note on page 1.

(B)

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS
II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS
III. OTHER MUTUALS

I. FARMERS' MUTUAL INSURANCE CORPORATIONS

Assets, December 31, 1945

	Name of Corporation	Real Estate	Mortgages	Bonds, Debentures and Other Securities	Cash	Cash Payments and Instalments of 1945 Unpaid	Due from Reinsurance on Losses	Interest Due and Accrued	All Other Assets	Total Assets	Net Unassessed Premium Note Residue
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
1.	Algoma			37,024.91	4,061.16	21.45				41,107.52	60,975.81
2.	Amherst Island			17,500.00	132.89	21.60				17,654.49	14,464.65
3.	Ayr	2,113.00		111,899.55	10,410.60	903.45		878.63	449.00	126,654.23	196,839.85
4.	Bay of Quinte			78,418.25	4,342.78	991.75		637.50		84,390.28	442,960.75
5.	Bertie and Willoughby			81,839.57	4,873.37	487.93		549.37		87,750.24	155,900.44
6.	Blanshard			36,000.00	1,165.99	603.15				37,769.14	33,117.35
7.	Blenheim, North		5 900.00	31,100.00	17,143.01	1,097.00		323.89	15.00	55,578.90	111,381.15
8.	Brant			15,600.00	2,847.71	903.10	50.50	160.00		19,561.31	177,044.65
9.	Canadian Millers'		1,000.00	373,485.32	9,733.09	25.50		7,519.52		391,763.43	75,006.00
10.	Caradoc		1,200.00	30,000.00	4,244.79	80.78	214.29	267.53		36,007.39	118,154.48
11.	Clinton			53,000.00	7,962.89	645.80		303.15		61,911.84	132,206.78
12.	Culross			63,000.00	6,696.57	878.10		211.00		70,785.67	92,458.22
13.	Dereham and West Oxford			14,000.00	6,387.31	363.34		7.00		20,757.65	86,472.71
14.	Dorchester, North and South			62,000.00	10,184.90	753.00		573.75		73,511.65	174,618.74
15.	Downie			44,200.00	5,528.86	74.40		355.81		50,159.07	130,051.61
16.	Dufferin			110,120.22	9,654.60	234.90		765.43	155.50	120,930.65	309,702.45
17.	Dumfries, N., and Waterloo, S.	3,000.00		50,000.00	3,102.24	1,347.75		450.00		57,899.99	200,804.75
18.	Dunwich			70,000.00	3,345.35	239.65		680.00		74,265.00	155,325.62
19.	Easthope, South	1,600.00		135,087.72	2,272.06	181.80		1,542.71	75.00	140,759.29	673,922.77
20.	Ekfrid	3,000.00		39,917.93	1,284.82	254.00		259.60		44,716.35	115,301.65
21.	Elma	5,760.16	1,000.00	46,520.31	10,760.51	262.62		507.08		64,810.68	151,964.03
22.	Eramosa			26,000.00	2,406.17	710.20				29,116.37	97,944.35
23.	Erie			86,000.00	7,334.14	243.65		577.07	438.00	94,592.86	144,536.03
24.	Farmers' Central	5,000.00	8,000.00	542,954.50	26,505.42	4,384.71	920.00	3,584.53		591,349.16	1,160,013.42
25.	Farmers' Union	5,992.82	5,700.00	290,284.12	25,207.62	1,174.93	1,448.95	2,556.98	188.65	332,554.07	457,373.63
26.	Formosa			133,640.00	8,283.27	753.03		938.30		143,614.60	275,995.26
27.	Germania			105,000.00	2,852.68	851.75		650.00		109,354.43	255,369.39
28.	Glengarry			73,624.88	6,296.41			265.62	51.00	80,237.91	213,255.00
29.	Grand River			45,950.00	3,041.37	162.28		281.04		49,434.69	100,432.57
30.	Grenville Patron	1,868.45	6,220.00	167,500.00	13,345.19	472.58			705.00	190,111.22	394,507.51
31.	Grey and Bruce	2,000.00		71,000.00	3,474.51	1,007.56	366 66	689.51		78,538.24	218,728.97
32.	Halton Union		5,890.00	101,000.00	8,304.16	429.35		1,152.10		116,775.61	311,690.75

33. Hamilton Township	3,500.00		112,735.06	6,278.98	2,568.60		849.31		125,931.95	323,617.62
34. Hay Township			75,500.00	7,513.98	304.45		604.64	35.00	83,958.07	297,557.88
35. Hopewell Creek			12,000.00	4,788.52	62.00				16,850.52	51,910.65
36. Howard	1,900.00		170,765.97	10,770.57	627.25		1,321.83		185,385.62	324,229.50
37. Howick	1,300.00		190,776.00	9,436.71	444.57		1,373.27		203,330.55	444,908.72
38. Kent and Essex			452,298.69	20,231.62	2,873.55	180.00	3,568.05	454.25	479,606.16	783,660.09
39. Lambton	1,200.00		245,000.00	9,134.97	765.35		1,843.73		257,944.05	449,911.91
40. Lanark	7,000.00		273,825.00	15,759.62	874.91		1,423.92	456.00	299,339.45	486,641.76
41. Lennox and Addington			93,485.00	4,380.52	583.00		491.45	675.00	99,614.97	191,428.00
42. Lobo		4,600.00	63,500.00	5,177.81					73,277.81	104,313.33
43. London Township			86,944.28	4,902.74	2,124.86		1,058.70		95,030.58	158,818.98
44. McGillivray			25,500.00	1,193.45	217.20		234.37		27,145.02	42,837.36
45. McKillop		4,000.00	119,301.82	4,781.85	376.25		1,129.84		129,589.76	239,793.88
46. Maple Leaf		2,450.00	240,000.00	3,048.85	4,594.35		2,292.92		252,386.12	587,171.55
47. Nissouri			109,960.00	3,870.11	1,605.85		607.15	25.00	116,068.11	445,292.45
48. Norfolk			23,000.00	1,986.82	233.15		392.50		25,612.47	114,159.75
49. North Kent	2,016.72		69,937.50	10,133.61	417.30		685.21		83,190.34	151,700.00
50. Oneida			23,500.00	2,381.16	15.90		154.58	76.50	26,128.14	36,571.35
51. Ontario Threshermen's			60,670.00	4,171.64	140.00		502.49		65,484.13	71,866.15
52. Otter			111,410.00	7,497.94	898.35		996.87		120,803.16	255,475.05
53. Peel County		6,950.00	327,760.00	11,965.15	1,675.90		2,632.75		350,983.80	867,512.32
54. Peel and Maryborough	2,000.00		129,000.00	5,251.72	1,571.44		1,182.71		139,005.87	286,909.07
55. Prescott			15,200.00	4,532.28	135.41	648.85	138.00		20,654.54	73,655.33
56. Puslinch			10,000.00	1,672.73	254.37		65.00		11,992.10	45,162.90
57. Saltfleet and Binbrook			24,377.84	8,022.21	1,233.77			165.00	33,798.82	71,924.82
58. Southwold			19,000.00	1,783.41	79.31		100.21		20,962.93	98,385.43
59. Townsend			16,616.22	245.19	33.80		55.00		16,950.21	102,846.75
60. Usborne and Hibbert			112,500.00	9,735.69	431.30		861.15		123,528.14	457,245.55
61. Walpole	2,500.00	6,900.00	58,116.81	1,301.86	144.25		525.32		69,488.24	83,769.66
62. Waterloo, North	17,000.00	96,600.00	435,000.00	1,737.25	3,771.28		6,132.63		560,241.16	1,070,744.26
63. Wawanosh, West	2,500.00		129,076.00	12,451.24	580.87		798.85	513.00	145,919.96	399,342.10
64. Westminster			38,556.23	6,387.52	94.25		528.41		45,566.41	123,077.72
65. Williams, East			32,500.00	4,103.13	490.44		275.00		37,368.57	115,818.58
66. Yarmouth			27,000.00	9,845.31	211.85		225.83		37,282.99	97,434.31
TOTALS	71,251.15	156,410.00	7,078,479.70	449,662.60	50,996.24	3,829.25	59,738.81	4,476.90	7,874,844.65	16,694,216.21
WEATHER										
1. Ontario Farmers'	5,089.33		52,383.12	9,570.53	1,104.16		351.45		68,498.59	261,724.15
2. Western Farmers'			400,000.00	16,829.46	1,583.75		2,925.00		421,338.21	317,467.23
TOTALS	5,089.33		452,383.12	26,399.99	2,687.91		3,276.45		489,836.80	579,191.38

1. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)

Liabilities and Surplus, December 31, 1945

	Name of Corporation	Losses: Adjusted, Not Yet Paid	Losses: Reported, Not Yet Adjusted	Losses: Claims Resisted	Borrowed Money, Including Accrued Interest	Unearned Premiums (at 80%)	Provision for Refunds from Surplus	Other Liabilities	Total Liabilities	Surplus	Total	Number of Policies in Force	Net Amount at Risk
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$
1.	Algoma	155.76				13,921.97			14,077.73	27,029.79	41,107.52	1,648	3,102,430
2.	Amherst Island					1,173.40		5.55	1,178.95	16,475.54	17,654.49	275	426,325
3.	Ayr		55.00			10,744.17	4,871.84	177.40	15,848.41	110,805.82	126,654.23	2,990	10,919,222
4.	Bay of Quinte					27 914.21		20.90	27,935.11	56,455.17	84,390.28	5,864	18,299,035
5.	Bertie and Willoughby		915.00			13,757.35			14,672.35	73,077.89	87,750.24	1,996	6,148,242
6.	Blanshard		700.00			3,951.79			4,651.79	33,117.35	37,769.14	1,773	3,743,438
7.	Blenheim, North		1,000.00			6,408.79			7,408.79	48,170.11	55,578.90	2,039	5,905,591
8.	Brant		60.00			7,974.75		20.40	8,055.15	11,506.16	19,561.31	2,206	7,276,571
9.	Canadian Millers'					10,226.65		1,436.00	11,662.65	380,100.78	391,763.43	342	1,470,350
10.	Caradoc		320.00			4,596.25			4,916.25	31,091.14	36,007.39	1,163	4,663,894
11.	Clinton					13,220.49			13,220.49	48,691.35	61,911.84	1,723	6,585,252
12.	Culross				15,056.25	5,308.02			20,364.27	50,421.40	70,785.67	1,409	4,652,197
13.	Dereham and W. Oxford	2,019.50				8,855.98			10,875.48	9,882.17	20,757.65	2,008	4,487,809
14.	Dorchester, N. and S.					12,920.94			12,920.94	60,590.71	73,511.65	2,709	7,747,169
15.	Downie					5,001.75		240.50	5,242.25	44,916.82	50,159.07	1,610	5,688,940
16.	Dufferin					16,867.15	7,944.35		24,811.50	96,119.15	120,930.65	3,472	13,263,462
17.	Dumfries, N., Waterloo, S.					13,738.94			13,738.94	44,161.05	57,899.99	2,926	10,265,912
18.	Dunwich	275.00				7,620.80			7,895.80	66,369.20	74,265.00	1,513	6,574,963
19.	Easthope, South				15,040.00	11,760.92		281.50	27,082.42	113,676.87	140,759.29	2,662	16,580,049
20.	Ekfrid				1,500.00	6,198.49			7,698.49	37,017.86	44,716.35	1,553	5,844,327
21.	Elma					7,376.42		143.57	7,519.99	57,290.69	64,810.68	1,773	6,299,772
22.	Eramosa					3,085.50			3,085.50	26,030.87	29,116.37	1,106	2,170,625
23.	Erie					3,884.62			3,884.62	90,708.24	94,592.86	1,392	5,154,097
24.	Farmers Central	5,295.77	2,500.00			110,265.50		193.98	118,255.25	473,093.91	591,349.16	16,351	48,856,966
25.	Farmers Union					44,380.09		277.39	44,657.48	287,896.59	332,554.07	7,867	20,678,711
26.	Formosa					15,798.06			15,798.06	127,816.54	143,614.60	3,862	10,646,204
27.	Germania					16,368.06			16,368.06	92,986.37	109,354.43	4,045	11,052,728
28.	Glengarry			648.85		41,306.20			41,955.05	38,282.86	80,237.91	4,282	10,168,650
29.	Grand River					7,428.82		51.05	7,479.87	41,954.82	49,434.69	1,219	4,228,497
30.	Grenville Patron	1,816.96				46,128.22			47,945.18	142,166.04	190,111.22	5,349	17,946,370
31.	Grey and Bruce	1,100.00			2,500.00	9,645.27			13,245.27	65,292.97	78,538.24	3,548	7,929,618
32.	Halton Union					29,368.45			29,368.45	87,407.16	116,775.61	3,402	11,407,710

33.	Hamilton Township					46,990.55			46,990.55	78,941.40	125,931.95	5,198	13,401,778
34.	Hay Township					6,896.08			6,896.08	77,061.99	83,958.07	2,213	11,196,270
35.	Hopewell Creek					1,868.00			1,868.00	14,982.52	16,850.52	639	1,950,340
36.	Howard	300.00	50.00			25,726.70			26,076.70	159,308.92	185,385.62	3,583	13,869,916
37.	Howick	800.00				20,063.39			20,863.39	182,467.16	203,330.55	5,449	17,838,994
38.	Kent and Essex	5,309.00				114,622.12		49.05	119,980.17	359,625.99	479,606.16	10,690	34,744,850
39.	Lambton					55,783.46			55,783.46	202,160.59	257,944.05	6,770	21,281,877
40.	Lanark	400.00				43,798.55	9,282.34		53,480.89	245,858.56	299,339.45	7,336	22,213.613
41.	Lennox and Addington					14,264.58		81.15	14,345.73	85,269.24	99,614.97	2,276	8,283,000
42.	Lobo					11,000.38			11,000.38	62,277.43	73,277.81	1,089	4,413,717
43.	London Township					16,137.23			16,137.23	78,893.35	95,030.58	1,878	6,569,901
44.	McGillivray	1,500.00	2,300.00			5,082.30			8,882.30	18,262.72	27,145.02	734	1,899,399
45.	McKillop					7,188.23			7,188.23	122,401.53	129,589.76	2,521	8,677,605
46.	Maple Leaf	4,385.00	925.00			83,797.06			89,107.06	163,279.06	252,386.12	9,892	23,145,568
47.	Nissouri					20,469.77		458.44	20,928.21	95,139.90	116,068.11	3,973	18,183,270
48.	Norfolk					7,401.78			7,401.78	18,210.69	25,612.47	1,557	4,486,172
49.	North Kent					22,315.95			22,315.95	60,874.39	83,190.34	2,610	7,932,058
50.	Oneida	8.71				2,745.06		23.10	2,776.87	23,351.27	26,128.14	470	1,442,029
51.	Ontario Threshermen's		25.00			6,799.32			6,824.32	58,659.81	65,484.13	1,275	905,540
52.	Otter		2,800.00	200.00		13,702.12	4,578.30		21,280.42	99,522.74	120,803.16	2,749	10,402,201
53.	Peel County					78,030.63		246.00	78,276.63	272,707.17	350,983.80	10,782	31,488,129
54.	Peel and Maryborough					17,128.75	6,994.19	21.85	24,144.79	111,861.08	139,005.87	4,518	14,377,618
55.	Prescott					13,954.31		150.26	14,104.57	6,549.97	20,654.54	2,233	3,914,750
56.	Puslinch				2,005.80	1,751.42			3,757.22	8,234.88	11,992.10	727	1,768,788
57.	Saltfleet and Binbrook	250.00				10,150.46			10,400.46	23,398.36	33,798.82	1,034	3,161,706
58.	Southwold	2,350.00			2,000.00	3,925.16			8,275.16	12,687.77	20,962.93	1,184	3,954,565
59.	Townsend					6,539.03			6,539.03	10,411.18	16,950.21	1,077	3,916,939
60.	Usborne and Hibbert					10,528.40			10,528.40	112,999.74	123,528.14	3,538	17,084,730
61.	Walpole					5,172.65			5,172.65	64,315.59	69,488.24	832	3,823,704
62.	Waterloo, North	500.00	850.00			67,704.73	23,704.86		92,759.59	467,481.57	560,241.16	13,909	57,032,645
63.	Wawanosh, West		830.00			14,585.60			15,415.60	130,504.36	145,919.96	4,488	14,585,598
64.	Westminster					1,285.20		63.75	1,348.95	44,217.46	45,566.41	1,531	4,981,143
65.	Williams, East	44.90	60.00			7,781.32			7,886.22	29,482.35	37,368.57	1,719	4,786,986
66.	Yarmouth					8,097.58			8,097.58	29,185.41	37,282.99	1,249	3,883,927
	TOTALS	*26,510.60	13,390.00	848.85	38,102.05	1,310,485.89	57,375.88	3,941.84	1,450,655.11	6,424,189.54	7,874,844.65	217,800	702,084,455
	WEATHER												
1.	Ontario Farmers	250.00				28,151.55		400.00	28,801.55	39,697.04	68,498.59	5,883	15,914,337
2.	Western Farmers	61.24	772.06			108,492.34		1,107.69	110,433.33	310,904.88	421,338.21	14,980	56,140,035
	TOTALS	311.24	772.06			136,643.89		1,507.69	139,234.88	350,601.92	489,836.80	20,863	72,054,372

*Includes $7,400.00 of contingent liability for losses under Rebuilding Clause.

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)

Cash Receipts for the Year Ending December 31, 1945

	Name of Corporation	Cash Payments and Instalments Due in 1945	Reinsurance Premiums Due in 1945	Cash Payments, Instalments Due in Prior Years	Extra Premiums, Reinsurance Rebates, Endorsement and Transfer Fees	Interest	Reinsurance on Losses	Other Cash Receipts	Total Cash Receipts	Borrowed Money	Realization of Investments
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1.	Algoma	14,063.81			811.50	970.61		542.93	16,388.85		5,225.12
2.	Amherst Island	1,210.95			9.75	547.43		370.50	2,138.63		6,500.00
3.	Ayr	24,034.65	5,283.05	772.40		3,115.69	302.96	435.30	33,944.05		15,446.32
4	Bay of Quinte	58,023.70	1,648.40	918.40	23.20	2,391.95	867.00	1,661.15	65,533.80		62,240.00
5.	Bertie and Willoughby	17,500.67	2,390.42	281.16	79.26	2,412.77		725.00	23,389.28		21,000.00
6.	Blanshard	6,438.05	2,545.60	645.50	24.20	1,215.73	3,079.05	93.45	14,041.58	4,000.00	4,000.00
7.	Blenheim, North	12,884.15	3,846.66	606.35	39.22	1,559.04	2,783.30	15.50	21,734.22		4,400.00
8.	Brant	21,946.30	2.871.85	661.50	283.49	294.41	1,293.12	83.59	27,434.26		
9.	Canadian Millers'	25,541.11		162.50		19,181.48			44,885.09		92,441.38
10.	Caradoc	12,024.88	1,192.05	39.62	94.28	1,034.91	1,541.79		15,927.53		2,730.46
11.	Clinton	18,298.05	439.33	354.10	32.45	1,333.88			20,457.81		
12.	Culross	10,222.50	1,640.75	661.20	13.20	1,765.33	2,849.08	971.29	18,123.35	15,000.00	19.000.00
13.	Dereham and West Oxford	11,286.19	6,664.55	599.48	153.44	420.41	3,535.74		22,659.81		
14.	Dorchester, North and South	21,693.03	5,652.78	121.67	238.35	1,636.18	2,906.89	916.30	33,165.20		20,000.00
15.	Downie	9,671.38	3,338.61	164.30	124.85	1,447.21	2,075.34	593.29	17,414.98		3,000.00
16.	Dufferin	38,935.70	2,437.75	186.58	696.74	3,072.65	852.13	967.50	47.149.05		30,359.32
17.	Dumfries, N., and Waterloo, S.	24,100.75	6,806.70	791.10	167.39	1,328.89	1,653.51	397.55	35,245.89		4,000.00
18.	Dunwich	14,963.40	3,237.35	383.30	39.18	1,987.29		559.13	21,169.65		10,000.00
19.	Easthope, South	37,998.89	1,257.66	187.95	1,012.14	4,643.60	5,766.55	833.62	51,700.41	19,000.00	7,019.43
20.	Ekfrid	14,576.25	960.47	154.00	24.00	1,332.24		267.58	17,314.54	1,500.00	20,388.69
21.	Elma	18,332.83	2,642.80	235.74	197.41	1,632.11		474.57	23,515.46		6,700.50
22.	Eramosa	6,131.95	1,531.32	589.90	101.25	738.08	121.85		9,214.35		
23.	Erie	11,312.88	1,711.59	341.55	244.69	2,609.95		2,654.79	18,875.45		40,000.00
24.	Farmers' Central	136,362.21	21,538.49	4,498.58	2,416.94	16,209.45	18,388.23	3,555.85	202,969.75		75,762.50
25.	Farmers' Union	69,721.24	11,108.69	2,312.14	452.27	9,449.40	9,056.06	1,853.56	103,953.36		40,712.50
26.	Formosa	26,133.78	7,210.01	527.68	190.07	3,589.59	1,496.97	582.48	39,730.58		12,000.00
27.	Germania	23,410.43	6,152.26	1,102.92	244.43	3,320.00	2,205.96	547.86	36,983.86		27,000.00
28.	Glengarry	36,730.50	2,685.00		52.16	1,590.74	800.00	688.00	42,546.40		30,291.04
29.	Grand River	10,555.24	1,012.33	168.67	15.21	1,239.57		1,104.05	14,095.07		30,908.00
30.	Grenville Patron	65,266.80		171.67	28.50	4,481.60		2,469.76	72,418.33		51,365.00
31	Grey and Bruce	19,853.88	3,930.16	1,212.86	300.43	1,950.03	684.73	19.40	27,951.49	2,500.00	10,000 00

32.	Halton Union	31,996.85	3,997.70	399.10	540.95	2,948.90	1,352.35	1.35	41,237.20		13,910.00
33.	Hamilton Township	38,350.27	7,052.53	2,241.40	215.05	3,062.59	2,241.24	1,015.50	54,178.58		20,170.05
34.	Hay Township	16,935.75		159.90		2,551.72		1,074.18	20,721.55	2,500.00	22,079.32
35.	Hopewell Creek	4,917.25	463.79	34.25	11.65	413.56			5,840.50		
36.	Howard	38,912.00	8,227.40	485.60	519.80	4,496.93	1,271.65	493.61	54,406.99		30,667.11
37.	Howick	43,238.03	4,662.92	455.20	315.50	5,308.65	3,384.28	1,505.74	58,870.32		55,777.44
38.	Kent and Essex	111,440.52	10,402.26	1,663.00	1,416.70	13,676.16	1,668.60	2,685.79	142,953.03		35,845.82
39.	Lambton	49,876.85	8,324.24	580.70	383.10	7,384.02	1,450.55	335.30	68,334.76		
40.	Lanark	91,270.31	4,890.28	497.15	218.51	7,315.77	2,320.61	2,530.72	109,043.35		25,000.00
41.	Lennox and Addington	26,636.30	1,268.19	536.45	57.35	2,279.94	1,941.99	837.81	33,558.03		
42.	Lobo	8,881.26	774.00		9.60	2,451.80		1,045.77	13,162.43		49,570.73
43.	London Township	12,289.15	749.64	1,329.99	14.35	3,032.07		775.00	18,170.20		18,575.45
44.	McGillivray	4,352.70	738.02	153.00	6.10	812.73	703.45		6,766.00		6,000.00
45.	McKillop	18,829.54	1,439.16	244.40	30.17	3,825.92	333.61	416.70	25,119.50		15,144.05
46.	Maple Leaf	81,444.00	16,638.08	4,179.10	763.25	6,698.87	11,247.40	1,983.75	122,954.45		56,200.00
47.	Nissouri	36,121.56	4,990.98	772.77	67.69	3,577.96	2,502.10	1,777.24	49,810.30		50.120.50
48.	Norfolk	14,036.00	1,107.77	221.40	42.35	328.66		102.80	15,838.98		
49.	North Kent	22,999.70	8,264.34	456.05	68.00	2,081.00	1,643.30	302.55	35,814.94		4,900.00
50.	Oneida	5,442.35	702.50	53.10	132.36	602.50		3.00	6,935.81		
51.	Ontario Threshermen's	16,507.45	350.85	347.30		1,728.12		113.80	19,047.52		2,562.50
52.	Otter	32,959.36	2,252.24	930.30	719.85	3,783.08	2,583.24	991.90	44,219.97		23,787.50
53.	Peel County	87,443.73	16,465.49	1,858.55	782.00	9,457.30	12,528.45	4,477.50	133,013.02		111,100.00
54.	Peel and Maryborough	33,526.59	7,225.49	1,938.05	403.82	3,549.20	497.39	31.37	47,171.91		
55.	Prescott	17,648.30	3,605.00	107.15	104.73	232.43	1,358.07	92.18	23,147.86		
56.	Puslinch	5,314.61	986.21	229.40	115.31	262.50	4,075.30		10,983.33	5,000.00	
57.	Saltfleet and Binbrook	9,497.86	971.49	539.78	104.30	730.34	74.88	212.97	12,131.62		16,822.53
58.	Southwold	10,221.99	2,143.83	164.58	176.23	546.78	2,238.00	198.59	15,690.00	2,000.00	21,000.00
59.	Townsend	12,549.05	740.48		49.30	402.94	1,800.00	30.00	15,571.77		3,000.00
60	Usborne and Hibbert	25,889.30		477.05	60.20	3,495.12			29,921.67		
61.	Walpole	10,458.90	424.24	255.35		2,203.76	411.65	518.55	14,272.45		24,782.56
62.	Waterloo, North	133,916.83	8,943.22	2,838.56	1,597.04	16,749.33	1,738.04	1,129.10	166,912.12	10,000.00	20,450.00
63.	Wawanosh, West	34,572.50	2,622.52	543.75	65	3,513.14	555.05	698.00	42,505.61		6,000.00
64.	Westminster	12,921.02	1,963.54		118.43	1,365.40		228.89	16,627.28		1,702.13
65.	Williams, East	14,590.66	482.59	512.85	63.56	978.43		239.93	16,868.02		10,000.00
66.	Yarmouth	15,040.20	1,862.71	157.25	253.88	802.25	548.50	250.00	18,914.79		6,940.00
	TOTALS	1,950,254.89	247,470.33	44,215.30	17,501.78	221,152.09	122,729.96	*49,463.59	2,652,787.94	61,500.00	1,304,597.95
	WEATHER										
1.	Ontario Farmers'	25,867.59		636.06	28.00	1,445.88		160.00	28,170.14		5,000.00
2	Western Farmers'	102,756.61		1,026.08	316.09	11,645.62		2,300.00	118,044.40		189,262.50
	TOTALS	128,624.20		1,662.14	344.09	13,091.50		2,460.00	146,214.54		194,262.50

*Includes "Profit on Sale of Securities" ($40,727.08); "Rent" ($3,933.00); "Sundry" ($4,803.51).

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Concl'd)

Cash Disbursements for the Year Ending December 31, 1945

	Name of Corporation	Expenses of Management					Losses	Re-insurance Premiums	Rebates and Returned Premiums	Other Cash Disburse-ments	Total Cash Disburse-ments	Borrowed Money Repaid	Invested
		Agents' Com-missions, Fees	Salaries, Directors' and Auditors' Fees	License Fees	Sundry	Total Expenses of Man-agement							
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1.	Algoma	1,379.95	1,697.75	50.00	814.61	3,942.31	6,695.01	946.53	245.67	10.68	11,840.20		12,017.50
2.	Amherst Island	121.94	194.00	25.00	66.08	407.02			6.80		413.82		8,500.00
3.	Ayr	1,067.10	1,716.33	100.00	1,104.27	3,987.70	9,731.20	2,566.20	†2,317.85	434.99	19,037.94		27,000.00
4.	Bay of Quinte	7,927.77	4,779.45	100.00	3,640.14	16,447.36	34,716.14	1,959.78	914.94	357.86	54,396.08		72,000.00
5.	Bertie and Willoughby	1,835.00	1,360.20	75.00	721.15	3,991.35	5,802.74	1,734.09	481.10		12,009.28		33,000.00
6.	Blanshard	630.00	701.00	50.00	574.33	1,955.33	8,708.69	1,617.65	190.68	100.00	12,572.35	4,700.00	4,000.00
7.	Blenheim, North	695.00	1,353.00	75.00	1,151.94	3,274.94	9,308.43	2,994.56	399.13	317.50	16,294.56		4,000.00
8.	Brant	1,475.50	1,560.46	75.00	1,168.82	4,279.78	13,041.25	4,902.10	652.87	289.10	23,165.10		4,000.00
9.	Canadian Millers'		5,856.00	50.00	2,174.97	8,080.97	5,686.30		3,803.58	3,465.82	21,036.67		115,225.00
10.	Caradoc	491.25	1,148.65	75.00	558.61	2,273.51	10,344.00	1,230.14	479.07	60.00	14,386.72		4,000.00
11.	Clinton	1,597.00	1,241.50	75.00	574.19	3,487.69	4,215.86	168.00	441.20		8,312.75		15,000.00
12.	Culross	639.50	838.95	75.00	1,493.14	3,046.59	14,024.89	1,169.95	71.15		18,312.58	3,000.00	25,000.00
13.	Dereham and West Oxford	458.00	1,155.00	75.00	683.56	2,371.56	10,155.09	4,451.65	494.56		17,472.86		3,500.00
14.	Dorchester, North and South	1,221.00	1,324.62	75.00	987.38	3,608.00	11,299.94	3,890.34	711.59	69.38	19,579.25		30,000.00
15.	Downie		1,214.00	75.00	805.72	2,094.72	9,356.70	2,260.07	275.50	100.00	14,086.99		6,000.00
16.	Dufferin	2,171.00	2,514.15	100.00	2,571.88	7,357.03	18,555.00	3,177.26	†991.12	773.87	30,854.28		45,000.00
17.	Dumfries, N., and Waterloo, S.		3,505.00	100.00	2,261.84	5,866.84	18,290.69	2,633.92	294.95	851.22	27,937.62		11,000.00
18.	Dunwich	857.00	1,241.00	75.00	760.16	2,933.16	9,467.74	1,787.71	538.10	35.75	14,762.46		16,000.00
19.	Easthope, South	1,624.50	2,346.60	100.00	2,543.37	6,614.47	32,686.84	6,705.83	720.10	1,241.76	47,969.00	4,000.00	24,000.00
20.	Ekfrid	1,201.50	1,128.00	75.00	1,028.45	3,432.95	13,986.22	614.26	266.09	150.00	18,449.52		21,000.00
21.	Elma	786.50	1,620.30	75.00	1,161.75	3,643.55	4,857.70	2,684.83	390.03	100.00	11,676.11	2,500.00	10,000.00
22.	Eramosa	480.00	742.60	50.00	328.10	1,600.70	1,166.05	1,542.40	221.19	11.67	4,542.01		3,000.00
23.	Erie	816.00	1,517.40	75.00	492.80	2,901.20	1,379.64	2,390.42	295.83	612.44	7,579.53		55,000.00
24.	Farmers' Central	7,930.82	7,544.92	300.00	4,820.86	20,596.60	86,577.14	21,048.12	1,847.81	580.76	130,650.43		128,000.00
25.	Farmers' Union	5,708.50	5,750.35	150.00	4,681.88	16,290.73	53,582.47	12,783.26	1,333.41	674.12	84,663.99		50,000.00
26.	Formosa	2,229.05	2,037.00	100.00	1,654.94	6,020.99	9,983.48	6,247.49	681.97	269.84	23,203.77		32,012.00
27.	Germania	1,623.53	2,412.70	100.00	1,666.27	5,802.50	21,021.37	3,865.20	618.11		31,307.18		35,000.00
28.	Glengarry	2,206.25	2,060.80	100.00	1,085.96	5,453.01	13,604.37	3,605.00	615.29	1,050.00	24,327.67		54,000.00
29.	Grand River	907.50	1,139.00	50.00	447.90	2,544.40	6,718.59	570.00	314.53	17.50	10,165.02		34,000.00
30.	Grenville Patron	4,254.30	3,996.55	100.00	1,759.58	10,110.43	25,740.05		1,263.36	55.00	37,168.84		82,000.00
31.	Grey and Bruce	1,618.22	2,145.40	75.00	1,454.80	5,293.42	10,501.15	4,578.12	438.03	286.00	21,096.72		20,150.00

32. Halton Union	2,342.50	2,494.28	100.00	1,906.99	6,843.77	16,034.29	4,827.95	1,393.57	180.00	29,279.58		25,000.00
33. Hamilton Township	4,170.00	2,835.00	100.00	2,555.42	9,660.42	24,160.42	4,589.81	2,340.81	255.75	41,007.21		33,000.00
34. Hay Township	38.60	2,261.40	100.00	1,648.86	4,048.86	5,667.95		110.78	687.66	10,515.25	2,500.00	28,000.00
35. Hopewell Creek	271.90	509.80	50.00	205.62	1,037.32	5,429.45	793.27	27.50	9.40	7,296.94		2,000.00
36. Howard	1,630.40	2,629.80	100.00	1,490.93	5,851.13	20,144.76	6,950.15	1,248.60	129.12	34,323.76		53,631.39
37. Howick	3,050.00	3,918.82	100.00	2,434.28	9,503.10	23,457.41	7,341.90	999.56	267.65	41,569.62		73,000.00
38. Kent and Essex	10,875.23	6,350.00	200.00	3,594.29	21,019.52	52,026.60	17,031.05	4,125.44	2,561.96	96,764.57		83,011.00
39. Lambton	3,776.20	3,080.00	150.00	3,376.46	10,382.66	39,469.92	8,410.41	2,296.55	135.00	60,694.54		15,000.00
40. Lanark	8,837.66	6,742.63	150.00	4,819.28	20,549.57	38,484.84	3,866.53	†8,135.11	603.00	71,639.05		65,000.00
41. Lennox and Addington	4,115.60	2,525.80	75.00	1,071.20	7,787.60	10,657.38	1,229.02	746.61	1,229.28	21,649.89		15,000.00
42. Lobo	640.00	1,059.90	50.00	294.32	2,044.22	2,302.60	465.60	232.38		5,044.80		53,000.00
43. London Township	865.50	1,064.00	75.00	524.70	2,529.20	11,412.20	965.31	733.40	200.00	15,840.11		20,000.00
44. McGillivray	304.00	471.00	50.00	178.49	1,003.49	3,708.22	319.95	359.45		5,391.11		7,000.12
45. McKillop	1,011.25	2,014.90	75.00	1,011.27	4,112.42	9,742.32	3,051.56	258.79	807.10	17,972.19		23,500.00
46. Maple Leaf	12,452.20	6,420.00	150.00	4,072.08	23,094.28	45,552.85	24,992.35	3,671.72	2,892.50	100,203.70		100,900.00
47. Nissouri	1,912.50	1,566.05	100.00	1,271.79	4,850.34	26,398.87	3,732.78	796.82	25.00	35,803.81		69,000.00
48. Norfolk	1,249.00	1,414.30	50.00	941.24	3,654.54	2,754.63	671.36	446.38	53.00	7,579.91	1,500.00	6,000.00
49. North Kent	1,400.00	1,711.00	75.00	1,062.29	4,248.29	19,048.15	3,678.55	602.15	722.00	28,299.14		12,000.00
50. Oneida	296.75	506.20	50.00	164.52	1,017.47	469.96	1,092.75	226.94		2,807.12		3,500.00
51. Ontario Threshermen's	3,875.25	2,779.17	25.00	2,054.29	8,733.71	2,033.60		173.30	25.00	10,965.61		10,500.00
52. Otter	1,448.00	2,549.40	100.00	1,586.42	5,683.82	25,655.72	4,130.32	†1,337.61	160.24	36,967.71	2,500.00	22,000.00
53. Peel County	7,203.00	5,852.20	200.00	4,325.74	17,580.94	71,073.88	15,999.35	2,009.20	1,000.96	107,664.33		145,000.00
54. Peel and Maryborough	2,087.25	2,600.50	100.00	1,823.21	6,610.96	10,303.69	6,662.47	†7,128.24	350.00	31,055.36		20,000.00
55. Prescott	1,276.18	1,886.60	50.00	1,061.20	4,273.98	11,184.80	2,685.00	437.57		18,581.35		9,000.00
56. Puslinch		991.10	50.00	355.66	1,396.76	10,144.42	1,500.07	100.50		13,141.75	3,000.00	
57. Saltfleet and Binbrook	789.50	1,081.30	50.00	370.02	2,290.82	1,131.72	1,243.00	426.82		5,092.36		20,000.00
58. Southwold	604.00	987.00	50.00	506.46	2,147.46	14,553.40	2,242.25	579.28	389.80	19,912.19		18,000.00
59. Townsend	825.00	1,105.30	50.00	425.33	2,405.63	12,078.32	726.30	564.74		15,774.99		6,000.00
60. Usborne and Hibbert	1,758.00	1,861.00	100.00	1,513.58	5,232.58	8,014.35		185.25	512.50	13,944.68		15,000.00
61. Walpole	531.00	1,631.10	50.00	803.30	3,015.40	8,158.31	329.95	109.50	150.00	11,763.16		30,000.00
62. Waterloo, North	10,042.95	7,758.87	300.00	6,677.59	24,779.41	72,615.62	6,627.59	†12,630.81	2,377.73	119,031.16	10,000.00	67,600.00
63. Wawanosh, West	1,935.00	1,830.00	100.00	2,089.39	5,954.39	11,522.86	1,439.16	475.37	1,094.32	20,486.10		26,000.00
64. Westminster	685.50	1,127.00	75.00	674.15	2,561.65	5,048.62	1,857.99	1,240.41	93.40	10,802.07		6,000.00
65 Williams, East	1,021.50	884.00	50.00	918.67	2,874.17	11,158.98	724.04	570.50	50.00	15,377.69		12,000.00
66. Yarmouth	718.00	859.00	50.00	475.46	2,102.46	2,114.48	3,115.84	699.58	36.40	8,368.76		13,000.00
TOTALS	147,993.10	153,201.10	5,875.00	103,523.95	410,593.15	1,111,920.33	247,718.51	†79,736.85	*28,914.03	1,881,882.87	33,700.00	2,091,058.89
WEATHER												
1. Ontario Farmers'	5,307.14	2,811.00	100.00	1,812.42	10,030.56	8,300.22		219.78	100.00	18,650.56		10,242.30
2. Western Farmers'	26,418.30	7,266.94	250.00	5,858.25	39,793.49	17,456.06		961.91	746.35	58,957.81	25,000.00	225,431.25
TOTALS	31,725.44	10,077.94	350.00	7,670.67	49,824.05	25,756.28		1,181.69	846.35	77,608.37	25,000.00	235,673.55

*Includes "Fire Prevention Expense" ($12,772.31); "Donations to Patriotic and Charitable Funds" ($11,757.00); "Sundry" ($4,384.72).

†Includes "Refunds from Surplus" (totalling $27,047.44 in all refunding companies.)

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1860. *Date commenced business in Canada.*—1927.

Total assets	$11,195,381
Total liabilities	4,920,935

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$48,432
Premiums—Canada (net)	83,497
Claims—Ontario (net)	13,900
Claims—Canada (net)	22,874

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY*

(*Including business of Merchants Mutual Fire Insurance Company*)

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Robt. C. Mold, Toronto.
Date Organized.—1868. *Date commenced business in Canada.*—1927.

Total assets	$11,482,902
Total liabilities	5,968,966

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 62,085
Premiums—Canada (net)	122,902
Claims—Ontario (net)	15,205
Claims—Canada (net)	28,341

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

(*Including business of the Paper Mill Mutual Insurance Company*)

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1850. *Date commenced business in Canada.*—1927.

Total assets	$13,469,905
Total liabilities	6,938,009

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 94,666
Premiums—Canada (net)	145,716
Claims—Ontario (net)	28,149
Claims—Canada (net)	37,751

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1875. *Date commenced business in Canada.*—1927.

Total assets	$8,081,820
Total liabilities	3,545,011

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$42,191
Premiums—Canada (net)	60,498
Claims—Ontario (net)	10,075
Claims—Canada (net)	14,766

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*See note on page 1.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1870. *Date commenced business in Canada.*—1927.

Total assets	$3,896,047
Total liabilities	1,793,199

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,384
Premiums—Canada (net)	37,533
Claims—Ontario (net)	7,269
Claims—Canada (net)	9,743

FIREMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1854. *Date commenced business in Canada.*—1927

Total assets	$14,942,701
Total liabilities	7,771,047

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$125,610
Premiums—Canada (net)	183,906
Claims—Ontario (net)	29,077
Claims—Canada (net)	37,675

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1835. *Date commenced business in Canada.*—1927.

Total assets	$37,949,154
Total liabilities	17,296,902

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$167,914
Premiums—Canada (net)	300,683
Claims—Ontario (net)	65,779
Claims—Canada (net)	110,015

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1880. *Date commenced business in Canada.*—1927.

Total assets	$3,676,023
Total liabilities	1,913,488

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$22,723
Premiums—Canada (net)	41,060
Claims—Ontario (net)	6,276
Claims—Canada (net)	9,527

PROTECTION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1887. *Date commenced business in Canada.*—1927.

Total assets	$4,770,713
Total liabilities	2,461,370

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,902
Premiums—Canada (net)	35,010
Claims—Ontario (net)	5,384
Claims—Canada (net)	8,095

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*See note on page 1.

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1873. *Date commenced business in Canada.*—1927.

Total assets	$5,076,128
Total liabilities	2,530,328

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$40,490
Premiums—Canada (net)	73,487
Claims—Ontario (net)	5,165
Claims—Canada (net)	9,839

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1855. *Date commenced business in Canada.*—1927.

Total assets	$3,537,692
Total liabilities	1,797,246

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,384
Premiums—Canada (net)	37,533
Claims—Ontario (net)	7,269
Claims—Canada (net)	9,743

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*See note on page 1.

III. OTHER MUTUALS

BENEFIT ASSOCIATION OF RAILWAY EMPLOYEES

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Kenora, Ont.

Manager or Chief Executive Officer in Canada.—H. J. Donley. K.C., Kenora.
Chief or General Agent in Ontario.—H. J. Donley, K.C., Kenora.
Date of Incorporation.—Dec. 27, 1922. *Date commenced business in Canada.*—Dec. 18, 1915.

		Premiums Written—Claims Incurred	
Assets in Canada	$74,534	Premiums—Ontario (net)	$3,137
Liabilities in Canada	285	Premiums—Canada (net)	3,137
		Claims—Ontario (net)	203
		Claims—Canada (net)	203

THE CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald S. Miller, Toronto.
Chief or General Agent in Ontario.—Donald S. Miller, 302 Victory Bldg., Toronto.
Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

		Premiums Written—Claims Incurred	
Assets in Canada	$354,049	Premiums—Ontario (net)	$ 84,082
Liabilities in Canada	149,706	Premiums—Canada (net)	179,877
		Claims—Ontario (net)	47,991
		Claims—Canada (net)	81,243

CUNA MUTUAL INSURANCE SOCIETY*

HEAD OFFICE, MADISON, WIS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—C. Gordon Smith, Hamilton.
Chief or General Agent in Ontario.—C. Gordon Smith, 13–21 King William St., Hamilton.
Date of Incorporation.—May 20, 1935. *Date commenced business in Canada.*—Nov. 1, 1942.

		Premiums Written—Claims Incurred	
Assets in Canada	$195,699	Premiums—Ontario (net)	$29,024
Liabilities in Canada	61,210	Premiums—Canada (net)	91,749
		Claims—Ontario (net)	9,692
		Claims—Canada (net)	34,153

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Wilson, Toronto.
Chief or General Agent in Ontario.—R. F. Wilson, 55 York St., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

		Premiums Written—Claims Incurred	
Assets in Canada	$728,615	Premiums—Ontario (net)	$200,723
Liabilities in Canada	351,015	Premiums—Canada (net)	438,526
		Claims—Ontario (net)	42,911
		Claims—Canada (net)	86,922

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*See note on page 1.

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—June 16, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$146,748	Premiums—Ontario (net)	$15,849
Liabilities in Canada	28,834	Premiums—Canada (net)	46,103
		Claims—Ontario (net)	30,466
		Claims—Canada (net)	52,912

LIBERTY MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Harrington, 57 Bloor St. W., Toronto.
Date of Incorporation.—Jan. 1, 1912. *Date commenced business in Canada.*—Dec. 30, 1936.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$272,648	Premiums—Ontario (net)	$24,874
Liabilities in Canada	28,438	Premiums—Canada (net)	42,633
		Claims—Ontario (net)	7,512
		Claims—Canada (net)	10,676

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$235,767	Premiums—Ontario (net)	$31,681
Liabilities in Canada	59,976	Premiums—Canada (net)	87,652
		Claims—Ontario (net)	24,625
		Claims—Canada (net)	87,317

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.
Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$920,180	Premiums—Ontario (net)	$511,001
Liabilities in Canada	632,102	Premiums—Canada (net)	795,767
		Claims—Ontario (net)	274,060
		Claims—Canada (net)	450,815

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Ottawa.
Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa.
Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$90,238	Premiums—Ontario (net)	$14,448
Liabilities in Canada	25,837	Premiums—Canada (net)	42,281
		Claims—Ontario (net)	3,629
		Claims—Canada (net)	16,110

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*See note on page 1.

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. C. McDonald, Ottawa.
Chief or General Agent in Ontario.—P. A. Bowen, 6 Adelaide St. East, Toronto.
Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

Life:	
Assets in Canada	$ 430,173,536
Ontario business in force (gross)	696,188,116
Canadian business in force (gross)	1,775,471,638
Other than Life:	
Assets in Canada	1,591,270
Liabilities in Canada	1,341,387

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$21,166,863
Premiums—Canada (net)	52,856,370
Total disbursements to policy-holders (net)—In Ontario	11,601,368
In Canada	30,252,403

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	1,637,653
Premiums—Canada (net)	2,880,602
Claims—Ontario (net)	1,166,045
Claims—Canada (net)	1,982,012

MICHIGAN MUTUAL LIABILITY COMPANY

HEAD OFFICE, DETROIT, MICH.

Manager or Chief Executive Officer in Canada.—Thomas Murdoch, Windsor.

(Not transacting business in Ontario. License limited to operations in Ontario of public vehicles and public commercial vehicles owned and registered in the United States.)

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.
Chief or General Agent in Ontario.—Irving Earl Sams, 306–320 Imperial Bldg., Hamilton.
Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada	$416,626
Liabilities in Canada	199,456

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$108,735
Premiums—Canada (net)	248,947
Claims—Ontario (net)	53,485
Claims—Canada (net)	123,747

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto.
Chief or General Agent in Ontario.—L. F. Flaska, 34 King St. East, Toronto.
Date of Incorporation.—1909 *Date commenced business in Canada.*—December, 1934.

Assets in Canada	$2,343,588
Liabilities in Canada	1,519,454

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$1,120,402
Premiums—Canada (net)	2,745,129
Claims—Ontario (net)	520,659
Claims—Canada (net)	1,384,102

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*See note on page 1.

MUTUAL BOILER INSURANCE COMPANY OF BOSTON

Head Office, Boston, Mass.

Principal Office in Canada, Toronto, Ont.

Incorporated.—1877. *Date of initial license in Ontario.*—July 16, 1937.

Officers.—President and Treasurer, Marshall B. Dalton; Vice-President, John A. Collins; Secretary, E. B. Pease.

Directors.—Robert Amory, Harry L. Bailey, S. Bruce Black, Spencer Borden, John A. Collins, Marshall B. Dalton, Cyrus Y. Ferris, Hovey T. Freeman, Hans J. Hagge, Marland C. Hobbs, Charles E. Hodges, Jr., Carleton R. Richmond, Malcolm B. Stone, E. Kent Swift, John L. Wilds.

Chief or General Agent in Ontario.—J. P. McD. Costigan, 372 Bay St., Toronto.

Auditors.—Charles F. Rittenhouse & Co., Boston, Mass.

Statement for the Year Ended December 31, 1945

Balance Sheet—Assets

	In Canada	All Business
Authorized value of bonds	$ 22,500.00	$2,579,667.53
Cash on hand and on deposit	5,763.88	560,639.62
Interest accrued	125.00	10,953.66
Agents' balances and premiums uncollected—written on or after October 1, 1945	345.18	50,768.41
Amount due from reinsurers		30,529.60
Other assets		6,494.80
Total Admitted Assets	$ 28,734.06	$3,239,053.62

Balance Sheet—Liabilities

	In Canada	All Business
Provision for unpaid claims	$ 1,500.00	$ 178,812.13
Reserve of unearned premiums	6,247.19	1,153,188.94
Cash dividends to policyholders declared and unpaid	826.02	147,884.18
Agency and other expenses due and accrued		4,775.28
Taxes due and accrued	541.79	65,713.04
Other liabilities		33,369.66
Total Liabilities	$ 9,115.00	$1,583,743.23
Excess of assets over liabilities (surplus for protection of policyholders)	19,619.06	1,655,310.39
Total Liabilities and Surplus	$ 28,734.06	$3,239,053.62

Profit and Loss Account

	In Canada	All Business
Net premiums written	$ 19,204.76	$2,604,087.96
Reserve of unearned premiums:		
At beginning of year	$ 4,144.30	$ 875,047.04
At end of year	6,247.17	1,153,188.94
Increase	$ 2,102.87	$ 278,141.90
Net premiums earned	$ 17,101.89	$2,325,946.06
Net losses incurred	$ 2,112.76	$ 299,509.70
Total underwriting expenses	13,839.43	742,702.97
Underwriting profit	$ 1,149.70	$1,283,733.39
Other revenue:		
Interest, dividends and rents earned	442.29	47,070.05
Special inspection and miscellaneous income		10,238.96
Gain from sale of investments		8,029.32
	$ 1,591.99	$1,349,071.72
Other expenditure:		
Investment expenses		4,426.54
Increase in unadmitted assets		5,420.88
Income taxes		16,500.00
Net Profit for the Year	$ 1,591.99	$1,322,724.30

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year		$1,339,451.71
Net profit brought down		1,322,724.30
		$2,662,176.01
Dividends declared during year:		
To Canadian policyholders	$ 5,536.69	
To other policyholders	1,001,328.93	1,006,865.62
Surplus of Assets over Liabilities at End of Year		$1,655,310.39

MUTUAL IMPLEMENT AND HARDWARE INSURANCE COMPANY*†

HEAD OFFICE, OWATONNA, MINN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Wilson, Toronto.
Chief or General Agent in Ontario.—R. F. Wilson, 55 York St., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—September, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$806,209	Premiums—Ontario (net)	$204,668
Liabilities in Canada	359,584	Premiums—Canada (net)	459,469
		Claims—Ontario (net)	51,234
		Claims—Canada (net)	103,569

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, GLEN COVE, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Concourse Bldg., 100 Adelaide St. West, Toronto.
Date of Incorporation.—March 29, 1837. *Date commenced business in Canada.*—Oct. 14, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$266,411	Premiums—Ontario (net)	$114,867
Liabilities in Canada	137,534	Premiums—Canada (net)	201,734
		Claims—Ontario (net)	58,672
		Claims—Canada (net)	92,954

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Edmond Lefrancois, Montreal.
Chief or General Agent in Ontario.—Rae Fleming, 320 Bay St., Toronto.
Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

		PREMIUMS AND DISBURSEMENTS	
Assets in Canada	$61,448,084	Premiums—Ontario (net)	$1,174,562
Ontario business in force (gross)	38,411,334	Premiums—Canada (net)	3,679,080
Canadian business in force (gross)	125,332,350	Total disbursements to policyholders (net)—In Ontario	1,084,917
		In Canada	3,526,362

NORTHWESTERN MUTUAL FIRE ASSOCIATION

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Randall Bldg., Vancouver.
Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.
Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$1,350,851	Premiums—Ontario (net)	$210,511
Liabilities in Canada	651,975	Premiums—Canada (net)	814,956
		Claims—Ontario (net)	81,456
		Claims—Canada (net)	263,017

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*See note on page 1.
†Name changed from Minnesota Implement Mutual Fire Insurance Company.

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.

Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada	$146,170
Liabilities in Canada	37,272

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$26,351
Premiums—Canada (net)	66,003
Claims—Ontario (net)	12,806
Claims—Canada (net)	19,465

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. R. Traynor, Toronto.

Chief or General Agent in Ontario.—Harold J. Smithers, 2881 Dundas St. W., Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

Life:	
Assets in Canada	$185,733,265
Ontario business in force (gross)	423,612,078
Canadian business in force (gross)	790,919,975

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$14,303,516
Premiums—Canada (net)	26,713,965
Total disbursements to policyholders (net)—In Ontario	7,246,759
In Canada	13,890,464

Other than Life:	
Assets in Canada	73,457
Liabilities in Canada	164,046

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	81,860
Premiums—Canada (net)	289,005
Claims—Ontario (net)	61,192
Claims—Canada (net)	143,671

THE ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. E. Workman, Westmount; Vice-President, M. M. Johnston, Westmount; General Manager and Treasurer, W. F. Patterson, Westmount; Chairman of the Board, Chas. E. Ward, Montreal; Secretary, R. Pritchard.

Directors.—C. E. Ward, B. C. Empey, C. F. Charbonneau, Montreal; P. Wickham, H. W. Monsell, St. Lambert, E. E. Workman, W. F. Patterson, M. M. Johnston, Westmount, L. H. Ballantyne, K.C., Victoria.

Chief or General Agent in Ontario.—Jas. Brodie, 612 Sherbourne St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

Life:	
Total assets	$1,172,685
Ontario business in force (gross)	2,716,191
Total business in force (gross)	6,428,325

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 79,760
Premiums—Total business (net)	169,340
Total disbursements to policyholders (net)—In Ontario	27,711
Total business	81,830

Other than Life:	
Total assets	12,112
Total liabilities	10,375

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	478
Premiums—Total business (net)	580
Claims—Ontario (net)	142
Claims—Total business (net)	142

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*See note on page 1.

THE STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Armstrong, Montreal.

Chief or General Agent in Ontario.—G. B. Coyne, 80 King St. West, Toronto.

Date of Organization.—1825. *Date commenced business in Canada.*—1833.

Assets in Canada	$23,212,209
Ontario business in force (gross)	15,498,761
Canadian business in force (gross)	41,859,362

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 945,576
Premiums—Canada (net)	2,062,326
Total disbursements to policyholders (net)—In Ontario	315,247
In Canada	988,038

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, BLOOMINGTON, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. E. Patterson, Toronto.

Chief or General Agent in Ontario.—R. E. Patterson, 465 Bay St., Toronto.

Date of Incorporation.—1922. *Date commenced business in Canada.*—June, 1938.

Assets in Canada	$257,121
Liabilities in Canada	82,087

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$140,551
Premiums—Canada (net)	140,551
Claims—Ontario (net)	64,397
Claims—Canada (net)	64,397

TORONTO MUTUAL LIFE INSURANCE COMPANY*

(*Formerly Ancient Foresters' Mutual Life Insurance Company*)

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. G. Dynes, K.C., Hamilton; Vice-President, H. W. B. Boynton, Toronto; General Manager and Secretary, L. G. Nicholls, Toronto; Consulting Actuary, J. D. Buchanan, F.A.S.

Directors.—C. G. Dynes, K.C., T. A. Collins, W. R. Davis, Hamilton; A. W. Turner, Ph.D., H. W. B. Boynton, L. G. Nicholls, Dr. J. A. Harcourt, Dr. W. W. Dow, Toronto; E. L. Box, Seaforth.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

Assets in Canada	$ 2,542,048
Ontario business in force (gross)	14,213,751
Total business in force (gross)	14,976,797

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$483,682
Premiums—Total business (net)	502,140
Total disbursements to policyholders (net)—In Ontario	144,671
Total business	174,442

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. M. Kennedy, Toronto.

Chief or General Agent in Ontario.—R. M. Kennedy, 57 Bloor St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	$314,876
Liabilities in Canada	150,484

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 76,281
Premiums—Canada (net)	172,415
Claims—Ontario (net)	64,357
Claims—Canada (net)	128,458

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*See note on page 1.

(C)

CASH-MUTUAL INSURANCE CORPORATIONS

(C)

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY*

Head Office, Kitchener, Ont.

Incorporated in 1871 pursuant to the provisions of Chapter 52 of The Consolidated Statutes of Upper Canada, 1859. Its business was, by agreement dated September 15, 1936, and effective November 2, 1936, and approved by Order-in-Council dated December 21, 1936, transferred to The Economical Mutual Fire Insurance Company, incorporated in 1936 by an Act of the Parliament of Canada, I Edward VIII, Chapter 54.

Date commenced business.—October 28, 1871.

Officers.—President, Henry Knell; Vice-President, Hon. W. D. Euler; General Manager, F. W. Snyder; Ass't General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Henry Knell, Hon. W. D. Euler, W. J. Motz, H. C. Krug, C. N. Weber, R. A. Lang, L. O. Breithaupt, F. W. Snyder, W. H. Somerville, Waterloo

Total admitted assets	$4,133,763
Total liabilities	1,089,796
Surplus protection of policyholders	3,043,967

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 839,128
Premiums—Total business (net)	1,153,304
Claims—Ontario (net)	404,466
Claims—Total business (net)	567,726

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY*

Head Office, Galt, Ont.

Officers.—President, A. R. Goldie; Vice-President, Wm. Philip; Secretary-Treasurer, Edwin S. Hood; Manager, Duncan McIntosh.

Directors.—A. R. Goldie, J. N. MacKendrick, M. M. Todd, William Philip, E. V. Brown, H. L. McCulloch, Galt; C. Gordon Cockshutt, Brantford; F. G. Rolph, Toronto; H. Mackenzie, London, Ont.

Total admitted assets	$3,436,359
Total liabilities	934,276
Surplus protection of policyholders	2,502,083

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$548,829
Premiums—Total business (net)	957,619
Claims—Ontario (net)	231,817
Claims—Total business (net)	460,465

MILLERS NATIONAL INSURANCE COMPANY*

Head Office, Chicago, Ill.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—October 6, 1915.

Assets in Canada	$258,296
Liabilities in Canada	96,865

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 58,723
Premiums—Canada (net)	110,926
Claims—Ontario (net)	26,492
Claims—Canada (net)	46,258

PERTH MUTUAL FIRE INSURANCE COMPANY

Head Office, Stratford, Ont.

Incorporated.—October 2, 1863. *Date commenced business.*—October, 1863.

Officers.—President, H. W. Strudley; Vice-President, J. A. Makins; Secretary, J. M. Macrae; General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—H. W. Strudley, J. A. Makins, Lt.-Col. R. M. Trow, W. J. Anderson, H. H. Dempsey, C. D. Dingman, J. M. Riddell, K.C., J. A. C Kay H. G. Lee.

Auditors.—Monteith and Monteith, Stratford.

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*See note on page 1.

Statement for the Year Ended December 31, 1945

Balance Sheet—Assets

Book value of real estate—office premises		$ 38,000.00
Mortgage loans on real estate—first liens		11,700.00
Amortized book value of bonds, debentures and debenture stocks—not in default.		1,977,552.66
Book value of stocks		44,264.75
Cash on hand and in banks		207,483.49
Interest accrued	$ 17,996.06	
Rents accrued	100.00	18,096.06
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945	$ 26,322.89	
Premiums due from reinsuring companies:		
Written on or after October 1, 1945	6,340.83	32,663.72
Amount due from reinsurance on losses already paid		2,190.24
TOTAL ADMITTED ASSETS		$2,331,950.92

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 27,745.41	$ 27,745.41
Adjustment expenses of said claims	500.00	500.00
Total net reserve, $226,198.24; carried out at 80% thereof	180,958.60	180,958.60
Expenses due and accrued		10,000.00
Taxes due and accrued		10,000.00
Return premiums and balances due agents		47.02
Investment reserves		150,000.00
Contingency reserves		60,000.00
TOTAL LIABILITIES		$ 439,251.03
Excess of assets over liabilities (surplus for protection of policyholders)		1,892,699.89
TOTAL LIABILITIES AND SURPLUS		$2,331,950.92

Profit and Loss Account

			IN CANADA AND ALL BUSINESS
Net premiums written			$ 238,507.22
Reserve of unearned premiums (80%):			
At beginning of year		$164,756.66	
At end of year		180,958.60	
Increase			16,201.94
Net premiums earned			$ 222,305.28
Net claims incurred		$103,556.91	
Net adjustment expenses incurred		3,522.76	
Commissions		60,005.32	
Taxes		8,647.62	
Salaries, fees and travelling expenses		40,186.37	
All other expenses		12,736.70	
Total claims and expenses			228,655.68
Underwriting loss			*$ 6,350.40*
Other revenue:			
Interest earned—cash and accruals	$ 68,864.16		
Adjustment by amortization	624.52	$ 69,488.68	
Dividends earned		2,311.90	
Profit on sale of securities and real estate		19,830.50	91,631.08
			$ 85,280.68
Other expenditure:			
Loss on real estate operations		$ 179.54	
Reserve for contingencies		10,000.00	
Head office premises written down		1,000.00	11,179.54
NET PROFIT FOR THE YEAR			$ 74,101.14

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,818,304.73
Net profit for the year brought down	74,101.14
	$1,892,405.87
Add decrease in unadmitted ledger assets	294.02
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	$1,892,699.89

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1944	$54,198,351	$ 8,264,572	$62,462,923
Taken in 1945, new and renewed ..	30,581,156	8,449,815	39,030,971
Totals...	$84,779,507	$16,714,387	$101,493,894
Ceased in 1945, including renewed.. .	28,430,002	6,210,144	34,640,146
Gross in force, December 31, 1945 ...	$56,349,505	$10,504,243	$66,853,748
Reinsurance in force, December 31, 1945 .	14,936,912	1,140,333	16,077,245
NET IN FORCE, DECEMBER 31, 1945	$41,412,593	$ 9,363,910	$50,776,503

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire ...	533,510.62	356,005.18	314,307.49	575,208.31	141,072.45	434,135.86

THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MAN.

Officers.—President, M. G. Tidsbury, High Bluff; Vice-President, E. H. Muir, Portage la Prairie; Secretary and General Manager, A. H. Thorpe, Portage la Prairie; Treasurer, A. G. Hall, Portage la Prairie.

Directors.—M. G. Tidsbury, High Bluff; E. H. Muir, Jos. Trimble, James McKenzie, J. C. Miller, K.C., Portage la Prairie; Robt. McDermott, Edwin; E. D. Alder, K.C., Brandon; Hon. D. L. Campbell, Arthur Sullivan, K.C., Winnipeg.

Chief or General Agent in Ontario.—E. J. B. Dobie, c/o Bonin–Dobie–Jackson Ltd., Whalen Bldg., Port Arthur.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario.*—Feb., 1931.

Total admitted assets...	$1,424,925
Total liabilities...	551,204
Surplus protection of policyholders.	873,721

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)...	$ 35,747
Premiums—Total business (net)...	401,103
Claims—Ontario (net) ...	21,675
Claims—Total business (net)...	153,892

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business.*—May 7, 1863.

Officers.—President, W. G. Weichel; Vice-President, E. J. Bauer; Secretary, J. A. Fischer; General Manager, F. H. Moser.

Directors (as at date of filing statement).—W. G. Weichel, E. J. Bauer, F. S. Kumpf, W. R. Bricker, Wm. Henderson, F. H. Moser, P. V. Wilson, F. L. Whitaker, A. G. Haehnel.

Auditors.—J. F. Scully, C.A., R. P. Uffelman, C.A.

Statement for the Year Ended December 31, 1945

Balance Sheet—Assets

Book value of real estate—office premises...		$ 35,000.00
Mortgage loans on real estate—first liens...		125,042.50
Amortized book value of bonds, debentures and debenture stocks—not in default.		2,196,502.10
Book value of stocks...		21,494.01
Cash on hand and in banks...		50,661.73
Interest accrued...		19,706.93
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945...	$ 45,617.80	
Premiums due from reinsuring companies:		
Written on or after October 1, 1945...	3,794.70	49,412.50
Amount due from reinsurance on losses already paid ...		17.50
TOTAL ADMITTED ASSETS ...		$2,497,837.27

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*See note on page 1.

Balance Sheet—Liabilities

	In Canada	Outside Canada	Total Liabilities
Total provision for unpaid claims	$ 17,000.00		$ 17,000.00
Total net reserve, $366,137.93; carried out at 80 % thereof	292,908.49	1.86	292,910.35
Taxes due and accrued			11,274.35
Reinsurance premiums			83.81
Return premiums and balances due agents			161.39
Investment reserves			59,500.00
Pension Fund reserve			65,713.79
Total Liabilities			$ 446,643.69
Excess of assets over liabilities (surplus for protection of policyholders)			2,051,193.58
Total Liabilities and Surplus			$2,497,837.27

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$340,315.98	$ .46	$ 340,316.44
Reserve of unearned premiums (80 %):			
At beginning of year	$280,872.42	$ 11.22	$ 280,883.64
At end of year	292,908.49	1.86	292,910.35
Increase or *decrease*	$ 12,036.07	*$ 9.36*	$ 12,026.71
Net premiums earned	$328,279.91	$ 9.82	$ 328,289.73
Net claims incurred	$162,692.29	$	$ 162,692.29
Net adjustment expenses incurred	4,160.25		4,160.25
Commissions	70,155.71	.17	70,155.88
Taxes	11,746.38		11,746.38
Salaries, fees and travelling expenses	76,831.92		76,831.92
All other expenses			21,167.38
Total claims and expenses			$ 346,754.10
Underwriting loss			*$ 18,464.37*
Other revenue:			
Interest earned—cash and accruals	$ 77,859.47		
Adjustment by amortization	15.42	$ 77,874.89	
Dividends earned		840.50	
Net rents earned		816.00	
Profit on sale of securities and real estate		15,910.85	
Sundry receipts		93.20	95,535.44
			$ 77,071.07
Other expenditure:			
Pension Fund reserve		$ 10,527.45	
Pension		1,200.00	
War charities, etc		1,700.00	
Donations		1,500.00	14,927.45
Net Profit for the Year			$ 62,143.62

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,988,356.54
Net profit for the year brought down	62,143.62
	$2,050,500.16
Add decrease in unadmitted ledger assets	693.42
Surplus of Assets over Liabilities at End of Year	$2,051,193.58

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1944	$ 95,276,668	$ 6,923,180	$102,199,848
Taken in 1945, new and renewed	51,140,881	6,470,673	57,611,554
Totals	$146,417,549	$ 13,393,853	$159,811,402
Ceased in 1945, including renewed	45,780,720	6,040,423	51,821,143
Gross in force, December 31, 1945	$100,636,829	$ 7,353,430	$107,990,259
Reinsurance in force, December 31, 1945	20,372,462	173,193	20,545,655
Net in Force, December 31, 1945	$ 80,264,367	$ 7,180,237	$ 87,444,604

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	868,842.95	495,898.29	459,662.91	905,078.33	200,757.62	704,320.71
Personal Prop. Floater	5,965.33	4,261.81	295.50	9,931.64	582.51	9,349.13
TOTALS	874,808.28	500,160.10	459,958.41	915,009.97	201,340.13	713,669.84

THE WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, A. T. Hawley, K.C., Winnipeg; Vice-President, J. G. Fraser, Wawanesa; Managing Director and Secretary, H. E. Hemmons, Wawanesa.

Directors.—A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, H. F. Stevenson, H. E. Hemmons, Wawanesa; A. T. Hawley, K.C., Winnipeg; A. B. Knowlton, Brandon.

Chief or General Agent in Ontario.—J. M. Vanstone, York and Harbor Sts., Toronto.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets	$5,864,294
Total liabilities	2,824,728
Surplus protection of policyholders	3,039,566

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 784,090
Premiums—Total business (net)	2,777,404
Claims—Ontario (net)	364,316
Claims—Total business (net)	1,093,563

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*See note on page 1.

(D)

FRATERNAL SOCIETIES

(D)

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Paul Schendel, Waterloo.

Chief or General Agent in Ontario.—Herbert Jacobi, 83 Patricia Ave., Kitchener.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$73,405,596	Premiums—Ontario (net)	$ 70,368
Ontario insurance in force (gross)	2,573,061	Premiums—Canada (net)	86,602
Total insurance in force (gross)	319,776,538	Premiums—Total (net)	9,495,538
		Benefits paid—Ontario (net)	26,418
		Benefits paid—Canada (net)	33,787
		Total benefits paid (net)	1,538,611

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Director, Hon. E. L. Patenaude, Montreal; Vice-President, Philias Paré, Montreal; General Secretary, Gérard Millette, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux, K.C.; Actuary, Jonathan G. Sharp.

Directors.—Hon. E. L. Patenaude, Philias Paré, Eugene Poirier, F. Fauteux, K.C., Aimé Parent, Yvon Laurier, M.D., C. Dupuis, C. Prefontaine, Hon. W. Gagnon, Montreal; Hon. C. F. Delage, Quebec; Hon. J. A. Brillant, Rimouski; H. Boivin, Granby; J. P. Rolland, St. Jerome.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$12,337,749	Premiums—Ontario (net)	$ 6,126
Ontario insurance in force (gross)	230,524	Premiums—Canada (net)	1,346,038
Total insurance in force (gross)	61,923,137	Premiums—Total (net)	1,462,377
		Benefits paid—Ontario (net)	3,488
		Benefits paid—Canada (net)	691,867
		Total benefits paid (net)	760,779

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, René Paré, B.A., L.L.L., Montreal; Vice-President, Alfred Harvey, Montreal; Secretary, Louis J. Marien; Treasurer, G. Constantin; Actuary, J. B. Mabon, F.I.A., F.A.S.

Directors.—René Paré, B.A., L.L.L., Lt.-Col. E. Hurtubise, E. Desjarlais, B.A., L.L.B., R. Vincent, M.D., A. Harvey, L. Patoine, M.D., Eugène St. Jean, B.A., C. A. Vallerand, J. F. Surprenant, Montreal; F. Villemaire, Ste. Rose.

Chief or General Agent in Ontario.—Hon. Gustav Lacasse, M.D., Tecumseh.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$17,597,816	Premiums—Ontario (net)	$ 29,859
Ontario business in force (gross)	1,323,153	Premiums—Canada (net)	1,026,980
Total business in force (gross)	60,994,551	Premiums—Total (net)	1,432,972
		Benefits paid—Ontario (net)	22,926
		Benefits paid—Canada (net)	753,237
		Total benefits paid (net)	1,143,047

THE ASSOCIATED CANADIAN TRAVELLERS*

HEAD OFFICE, CALGARY, ALTA.

Officers.—President, H. T. Decatur, Winnipeg; Vice-Presidents, C. C. Stack, London, C. Leslie, Regina, G. Splatt, Vancouver; Secretary-Treasurer, J. T. Berrington, Calgary.

Directors.—C. Q. Bown, R. H. Hincks, T. Lumley, J. Reid, G. Cochrane, J. A. Eoll, A. Kennedy, T. Moore, F. W. Franklin, Calgary; J. W. Miller, Lethbridge; W. H. G. Sinclair, Edmonton.

Chief or General Agent in Ontario.—N. Juul, Windsor.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$ 34,496	Premiums—Ontario (net)	$ 7,882
Ontario business in force (gross)	54,194	Premiums—Canada (net)	33,814
Total business in force (gross)	252,263	Premiums—Total (net)	33,814
		Benefits paid—Ontario (net)	1,456
		Benefits paid—Canada (net)	6,883
		Total benefits paid (net)	6,883

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*See note on page 1.

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—High Chief Ranger, W. M. Couper, K.C.; High Vice-Chief Ranger, W. J. Bourke; High Secretary, Alf. P. vanSomeren; High Treasurer, L. L. B. Hamlin, C.A.

Auditors.—W. J. Beney and F. A. R. MacFadden, C.A.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—V. Bedard, Montreal; S. C. Berridge, Brandon; J. W. Davies, Roseland; A. M. Jones, Smith's Falls; L. E. Jordan, Toronto.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises, $18,226.61; held under power of sale, $23,000.00	$ 41,226.61
Amounts secured by Society's certificates in force—liens	146,121.61
Book value of bonds, debentures and debenture stocks	21,362,535.82
Cash on hand and in banks	107,383.05
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$21,657,267.09

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 255,886.98
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	39,069.41
Unexpired insurance premiums	4,598.37
Supplies and stationery	1,521.71
Postage	71.33
TOTAL NON-LEDGER ASSETS	$ 301,147.80
TOTAL ASSETS	$21,958,414.89

Deduct Assets Not Admitted

Supplies, stationery, unexpired insurance, etc.	6,191.41
TOTAL ADMITTED ASSETS	$21,952,223.48

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$199,281.52	
Present value of claims payable by instalments	892.00	$ 200,173.52
SICKNESS FUND NO. 1:		
Claims due and unpaid		2,649.85
SICKNESS FUND NO. 2:		
Claims due and unpaid		673.90
GENERAL EXPENSE FUND:		
Salaries, rents and office expenses due and accrued	$ 3,019.38	
Auditors' fees	125.00	3,144.38
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 206,641.65
Contingency reserve		1,200,000.00
Sickness Fund No. 1		1,064,248.84
Sickness Fund No. 2		50,957.09
Building reserve		162,050.72
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$2,683,898.30
ACTUARIAL RESERVES AS AT DECEMBER 31, 1945:		
Mortuary Fund		$17,255,200.00
Sickness Fund No. 1—not calculated		....
Juvenile Fund		9,340.00
Sickness Fund No. 2—not calculated		....
TOTAL ACTUARIAL RESERVES		$17,264,540.00

Synopsis of Operations by Funds, 1945

	MORTUARY FUND	SICKNESS FUND No. 1	SICKNESS FUND No. 2	JUVENILE FUND	BUILDING FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	20,021,853.71	1,012,653.90	42,196.55	5,532.66	86,627.69	43,230.00	21,212,094.51
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments	586,425.60	36,735.41	13,412.64	4,057.35		46,824.30	687,455.30
Special assessments—war levy	8,355.52					2,441.10	10,796.62
Interest, dividends and rents	944,002.59	45,579.45	1,509.98	208.22	2,003.46	195.75	993,499.45
Other receipts	26,034.98	1,131.41				3,586.57	30,752.96
Profit on sale or maturity of ledger assets	261,254.87	10,358.53					271,613.40
Total receipts	1,826,073.56	93,804.80	14,922.62	4,265.57	2,003.46	53,047.72	1,994,117.73
Transfers to	133.32				72,529.73	150,000.00	222,663.05
Total increase in ledger assets	1,826,206.88	93,804.80	14,922.62	4,265.57	74,533.19	203,047.72	2,216,780.78
Grand total	21,848,060.59	1,106,458.70	57,119.17	9,798.23	161,160.88	246,277.72	23,428,875.29
Decrease in ledger assets:							
Disbursements—							
Claims	891,197.32	38,861.30	7,136.70				937,195.32
Matured endowments	11,253.60						11,253.60
Surrender values	17,044.10						17,044.10
Dividends to members—reversionary bonuses	40,585.75						40,585.75
Premium relief loans	21,837.12	3,296.78				1,531.90	26,665.80
Legal costs on properties purchased					120.65		120.65
Operating expenses on properties purchased					283.21		283.21
General expenses (*see details below*)						211,712.97	211,712.97
Gross decrease by adjustment of ledger assets	290,559.57	12,564.88				959.30	304,083.75
Total disbursements	1,272,477.46	54,722.96	7,136.70		403.86	214,204.17	1,548,945.15
Transfers from	222,529.73			133.32			222,663.05
Total decrease in ledger assets	1,495,007.19	54,722.96	7,136.70	133.32	403.86	214,204.17	1,771,608.20
TOTAL LEDGER ASSETS AT END OF YEAR	20,353,053.40	1,051,735.74	49,982.47	9,664.91	160,757.02	32,073.55	21,657,267.09
Non-ledger assets	274,257.56	15,162.95	1,648.52	374.02	1,293.70	8,411.05	301,147.80
TOTAL ASSETS	20,627,310.96	1,066,898.69	51,630.99	10,038.93	162,050.72	40,484.60	21,958,414.89
Deduct assets not admitted						6,191.41	6,191.41
TOTAL ADMITTED ASSETS	20,627,310.96	1,066,898.69	51,630.99	10,038.93	162,050.72	34,293.19	21,952,223.48
Liabilities for claims and expenses, due and accrued	200,173.52	2,649.85	673.90			3,144.38	206,641.65
Reserves and special funds	1,200,000.00	1,064,248.84	50,957.09		162,050.72		2,477,256.65
Actuarial reserves	17,255,200.00			9,340.00			17,264,540.00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	18,655,373.52	1,066,898.69	51,630.99	9,340.00	162,050.72	3,144.38	19,948,438.30
SURPLUS	1,971,937.44			698.93		31,148.81	2,003,785.18

Analysis of General Expenses

Head Office expenses—salaries, $40,157.19; directors' fees, $3,803.89; auditors' fees, $500.00; actuaries' fees and expenses, $2,400.00; travelling expenses, $2,222.21; donations, $403.00; maintenance of Head Office premises, $2,932.23; bonding fees, $3,401.48; insurance, $1,850.08; supplies and expenses, $3,199.39	$ 60,869.47
Agency and organization expenses—commissions, $537.20; salaries, $51,805.62; travelling expenses, $29,462.58; membership bonuses, $14,933.00	96,738.40
All other expenses—advertising, $632.73; exchange, $994.72; express, telegrams and telephone, $450.57; legal fees, $1,020.00; medical fees, $4,709.43; official publications, $7,866.98; office furniture, $66.75; printing and stationery, $5,246.05; postage and excise, $3,205.40; convention and meetings, $26,684.10; taxes (other than real estate), licenses and fees, $661.54; regalia supplies, $1,866.10; unemployment insurance, $305.06; miscellaneous, $395.67	54,105.10
TOTAL	$ 211,712.97

Exhibit of Certificates

	MORTUARY				JUVENILE		SICKNESS	
	IN ONTARIO		TOTAL		IN ONTARIO	TOTAL	IN ONTARIO	TOTAL
	No.	Amount	No.	Amount	No.	No.	No.	No.
		$ c.		$ c.				
At end of 1944	15,809	14,602,607.95	35,948	32,972,797.53	365	1,160	5,217	13,881
New effected	533	530,500.00	1,761	1,724,500.00	132	369	41	508
Old revived	21	21,040.00	43	45,300.00		4	16	30
Old increased		235,925.00		515,876.00				
Transferred	10	12,500.00	17	15,500.00				
Totals	16,373	15,402,572.95	37,769	35,273,973.53	497	1,533	5,274	14 419
Less ceased by:								
Death	549	447,821.61	1,069	896,982.11			109	244
Maturity	5	3,953.00	11	11,649.73				
Surrender		11,159.86		17,044.10				
Lapse	344	308,610.00	893	820,910.00	42	160	128	573
Decrease		13,630.44		32,390.86				
Transfer	6	7,000.00			6	17	1	
Total ceased	904	792,174.91	1,973	1,778,976.80	48	177	238	817
AT END OF 1945	15,469	14,610,398.04	35,796	33,494,996.73	449	1,356	5,036	13,602

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life. $22,573,229.77; Limited Life, $2,496,855.76; Endowment, $8,280,107.20; other plans, $144,804. Total, $33,494,996.73.

Miscellaneous

Number and amount of mortuary certificates in force at end of year providing for double accidental death benefits—number, 3,423; amount, $3,199,750.

Actuary's Valuation Balance Sheet, December 31, 1945

MORTUARY FUND

Liabilities

Whole life certificates	$11,573,300.00
Paid-up whole life certificates	2,541,900.00
Twenty pay life certificates	591,400.00
Pay to age 65 life certificates	154,000.00
Endowment certificates maturing at age 65	1,627,500.00
Family protection certificates	24,900.00
Twenty-year endowment certificates	334,700.00
Provision for double indemnity	7,500.00
Death claims under adjustment	200,200.00
Provision for reversionary bonuses, 1946	400,000.00
Contingency reserve	1,200,000.00
Surplus	1,988,700.00
TOTAL	$20,644,100.00

Assets

Book value of bonds not in default	$19,981,000.00
Authorized value of bonds in default	158,800.00
Accrued interest	240,500.00
Liens on certificates with interest	176,900.00
Cash on hand	86,900.00
TOTAL	$20,644,100.00

Basis of the above valuation was the American Men Ultimate Table, AM(5), at 2½% interest.

The mortality experienced during the year 1945 was 81.6% of the expected mortality by the above tables.

The average rate of interest earned was 4.74% during 1945.

Ratio of assets to liabilities was 110.66%.

The amount of insurance valued was $33,494,997.

JUVENILE FUND

Liabilities

Reserve	$ 9,340.00
Margin	320.00
TOTAL	$ 9,660.00

Assets

Assets	$ 9,660.00

The above valuations were compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lieut. Harry Durrant, Toronto; Head Clerk, G. D. McCleneghan, London; Head Banker, W. S. J. Saunders, London; Head Managers, H. H. McHattie, J. S. Clouston, Henry Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, Fred Payne; Head Watchman, Harry Game; Head Sentry, Dr. E. P. Smith.

Chief or General Agent in Ontario.—G. D. McCleneghan, London.

Assets	$2,247,066
Ontario insurance in force (gross)	2,622,408
Total insurance in force (gross)	3,145,208

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 55,770
Premiums—Canada (net)	84,815
Premiums—Total (net)	84,815
Benefits paid—Ontario (net)	85,723
Benefits paid—Canada (net)	119,686
Total benefits paid (net)	119,686

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Grand President, J. P. Landry, Truro, N.S.; Grand Secretary, P. H. Therien; Grand Treasurer, W. F. Wall; Grand 1st Vice-President, Louis Jacobs; Grand 2nd Vice-President, T. McGuire; Actuary, N. E. Sheppard; Grand Solicitor, J. F. Boland, K.C.

Directors.—J. F. Boland, K.C., Toronto; T. McGuire, W. F. Wall, P. H. Therien, Montreal; J. P. Landry, Truro, N.S.; L. Jacobs, Regina; H. C. Nolan, Ottawa; D. B. Griffith, Fairville, N.B.; A. Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, K.C., 401 Reford Bldg., Toronto.

Assets	$1,468,635
Ontario insurance in force (gross)	620,916
Total insurance in force (gross)	2,091,689

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 13,857
Premiums—Canada (net)	42,711
Premiums—Total (net)	42,711
Benefits paid—Ontario (net)	45,409
Benefits paid—Canada (net)	115,666
Total benefits paid (net)	115,666

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*See note on page 1.

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, Toronto.

Chief or General Agent in Ontario.—M. J. Barry, 19 Goodwood Ave., Toronto.

Assets	$45,367,770
Ontario insurance in force (gross)	3,522,607
Total insurance in force (gross)	147,117,765

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 65,506
Premiums—Canada (net)	235,939
Premiums—Total (net)	2,974,995
Benefits paid—Ontario (net)	88,374
Benefits paid—Canada (net)	277,408
Total benefits paid (net)	2,075,146

CITY OF OTTAWA SUPERANNUATION FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April 27, 1939.

Officers.—Chairman, Controller E. A. Bourque; Secretary, Mrs. Elsie Utman; Treasurer, G. P. Gordon.

Auditors.—A. Murray Milne, C.A., and A. A. Crawley, F.C.A.

Actuary.—Prof. M. A. Mackenzie, M.A., F.A.S.

Members of Governing Executive.—W. E. MacDonald, Mayor J. E. S. Lewis, E. A. Bourque, A. Belanger, G. P. Gordon, Ottawa.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$1,110,494.13
Cash on hand and in banks	3,838.77
TOTAL LEDGER ASSETS AT BOOK VALUE (AUTHORIZED VALUE)	$1,114,332.90

Non-ledger Assets

Total interest due and accrued	14,837.89
TOTAL ADMITTED ASSETS	$1,129,170.79

Liabilities†

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$1,012,142.45
Increase in ledger assets (receipts):		
Assessments	$ 35,329.83	
City of Ottawa contribution	60,000.00	
Interest	41,631.44	
Premium on exchange	336.02	
Profit on sale or maturity of ledger assets	6,077.50	
Total increase in ledger assets		143,374.79
Grand total		$1,155,517.24
Decrease in ledger assets (disbursements):		
Superannuation payments	$ 37,054.35	
Withdrawal refunds	3,962.02	
Bank charges	167.97	
Total decrease in ledger assets		41,184.34
TOTAL LEDGER ASSETS AT END OF YEAR		$1,114,332.90

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*See note on page 1.

†For detail of Actuary's Valuation Balance Sheet at December 31, 1943, see page 115 of 1945 Report (Business of 1944). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Paymen
			$ c.
At end of 1944	268	86	33,641.42
New members	10	...	....
New pensioners:			
By retirement	...	10	6,569.07
By pension to widows	....	4	1,646.76
Totals	278	100	41,857.25
Less ceased by:			
Death	3	3	2,148.51
Decrease *re* widows' pensions	....	...	105.29
Withdrawal	7	...	....
Retirement	10	...	....
Widow remarried	......	1	175.68
Total ceased	20	4	2,429.48
At End of 1945	258	96	39,427.77

CITY OF STRATFORD MUNICIPAL BENEFIT FUND

Head Office, Stratford, Ont.

Incorporated.—April, 1930.

Officers and Members of Governing Executive.—Chairman, A. Templeton; Secretary-Treasurer, G. McKellar; J. Tan, A. F. Day, J. M. King, L. N. Hammar, W. P. Gregory, R. E. Harris, S Ellam, Stratford.

Auditor.—F. P. Gibbs, C.A.

Actuary.—S. H. Pipe.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$188,426.43
Cash on hand and in banks	3,516.89
Total Ledger Assets at Book Value (Authorized Value)	$191,943.32

Non-ledger Assets

Total interest accrued	2,029.65
Total Admitted Assets	$193,972.97

Liabilities

Actuarial reserve—Pension Fund	$280,492.00

Synopsis of Operations, 1945

		Pension Fund
Total ledger assets at beginning of year		$181,005.40
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 3,980.54	
City grant	4,200.00	
Interest	6,803.32	
Premium on exchange	628.13	
Withdrawal	107.37	
Total increase in ledger assets		15,719.36
Grand total		$196,724.76
Decrease in ledger assets (disbursements):		
Pensions	$ 2,367.83	
Withdrawal allowances	2,195.34	
General expenses (*see details below*)	218.27	
Total decrease in ledger assets		4,781.44
Total Ledger Assets at End of Year (Authorized Value)		$191,943.32
Non-ledger assets		2,029.65
Total Admitted Assets		$193,972.97
Actuarial reserves		280,492.00
Deficit		*$ 86,519.03*

Analysis of General Expenses

Salaries, $100.00; licenses and fees, $55.00; miscellaneous, $63.27	$ 218.27

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment
			$ c.
At end of 1944	46	6	2,432.40
New members	5		
New pensioners by retirement	......	1	1,145.16
Totals	51	7	3,577.56
Less ceased by:			
Death	....	1	240.00
Withdrawal	4	....	......
Retirement	1	....	......
Total ceased	5	1	240.00
At End of 1945	46	6	3,337.56

Actuary's Valuation Balance Sheet, December 31, 1945

Assets

Ledger and non-ledger assets as per audited statement	$193,972.97
Present value of the future contributions required under the by-laws	77,495.00
Deficit	86,519.03
Total	$357,987.00

Liabilities

Under pensions in force	$ 40,191.00
For future retirement pensions to active employees	226,216.00
Widows' pensions:	
(a) Payable on death of a future pensioner	39,588.00
(b) Payable on death of an active employee	43,646.00
For disability pensions	5,500.00
For return of employee contributions on withdrawal	2,846.00
Total	$357,987.00

The basis of mortality in the above valuation was the Standard Annuity Table with interest at 3½%. The rates of disability were according to Class 1 Table, Report of the Actuarial Society of America.

The rate of interest earned in 1945 was 3.77%.

The valuation was made by S. H. Pipe, F.A.S., F.A.I.A., A.I.A.

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

Head Office, Ottawa, Ont.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—President, A. H. Brown; Vice-President, F. M. Peters; Secretary, G. C. Gardner; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman and D. A. Smith.

Actuary.—A. D. Watson.

Governing Executive.—A Board of Management consisting of elected representatives from each of the Departments of the Government.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Amounts secured by Society's certificates in force—liens	$ 1,958.28
Book value of bonds, debentures and debenture stocks	376,838.34
Cash on hand and in banks	3,325.18
Total Ledger Assets at Book Value	$382,121.80
Deduct excess of total book value of ledger assets over total authorized value	3,023.74
Total Ledger Assets at Authorized Value	$379,098.06

Non-ledger Assets

Total interest due and accrued	$ 5,519.25
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	46.67
TOTAL NON-LEDGER ASSETS	$ 5,565.92
TOTAL ASSETS	$384,663.98
Deduct assets not admitted—interest due on bonds in default	2,351.36
TOTAL ADMITTED ASSETS	$382,312.62

Liabilities

Mortuary Fund—premiums, dues and assessments received in advance		$ 208.98
Actuarial reserves as at December 31, 1945:		
Mortuary Fund	$271,385.00	
Contingent provision for future bonuses	105,124.00	376,509.00
TOTAL LIABILITIES AND ACTUARIAL RESERVES		$376,717.98
SURPLUS		$ 5,594.64

Synopsis of Operations, 1945

		MORTUARY FUND
Total ledger assets at beginning of year		$355,736.03
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 27,848.19	
Interest, dividends and rents	15,918.62	
Premium on exchange	486.80	
Profit on sale or maturity of ledger assets	284.67	
Total increase in ledger assets		44,538.28
Grand total		$400,274.31
Decrease in ledger assets (disbursements):		
Claims	$ 12,896.60	
Bonuses	2,497.50	
Surrender values	1,073.22	
Bank charges, etc	103.98	
General expenses (*see details below*)	1,581.21	
Total decrease in ledger assets		18,152.51
TOTAL LEDGER ASSETS AT END OF YEAR		$382,121.80

Analysis of General Expenses

Head Office salaries, $650.00; auditors' fees, $150.00; advertising, $36.00; printing, stationery and postage, $274.56; taxes (other than real estate), licenses and fees, $55.00; miscellaneous, $415.65	$ 1,581.21

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
		$ c.
At end of 1944	2,832	1,303,150
New effected	180	86,750
Old increased	....	2,419
Totals	3,012	1,392,319
Less ceased by:		
Death	33	13,750
Surrender	11	5,250
Lapse	15	6,750
Decrease	....	328
Total ceased	59	26,078
AT END OF 1945	2,953	1,366,241

Actuary's Valuation Summary, December 31, 1945

ATTAINED AGES	AMOUNT OF BENEFITS	VALUE OF BENEFITS	MONTHLY CONTRIBUTIONS	VALUE OF MONTHLY CONTRIBUTIONS	AMOUNT OF BONUS ADDITION	VALUE OF BONUS ADDITION
	$	$	$ c.	$	$ c.	$
Under 25	28,500	7,088	31.66	8,924	207.50	50
25–29	71,000	19,975	83.17	22,424	1,797.50	510
30–34	142,500	45,982	187.97	47,761	5,312.50	1,725
35–39	237,422	86,103	341.34	81,583	12,832.50	4,663
40–44	167,689	69,311	278.97	60,152	10,215.00	4,232
45–49	241,840	114,219	437.05	86,509	23,052.50	10,920
50–54	216,250	114,880	429.26	75,509	26,070.00	13,908
55–59	139,250	82,647	274.87	41,908	23,300.00	13,855
60–64	64,850	42,800	128.56	16,393	13,680.00	9,047
65–69	35,975	26,066	76.82	7,921	8,447.50	6,135
70–74	15,565	12,136	36.17	2,986	3,897.50	3,040
75–79	3,800	3,160	9.28	586	1,115.00	928.00
80–84	1,400	1,213	4.21	212	417.50	360
96	200	178	.42	17	60.00	52
TOTALS	1,366,241	625,758	2,319.75	452,885	130,405.00	69,425

Capitalized value of benefits	$625,758
Capitalized value of bonuses	69,425
Capitalized value of new (1946) bonuses	5,935
Provision for future expenses	23,152
TOTAL	$724,270
Less capitalized value of future premiums	452,885
ACTUARIAL RESERVE IN BALANCE SHEET	$271,385

The above valuation was made on the basis of the A24–29 Table of Mortality, together with interest at 3¼%. Valuation made by A. D. Watson.

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT ASSOCIATION OF AMERICA*

HEAD OFFICE, UTICA, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 213 Laurier Ave. W., Ottawa.

Assets	$6,867,724
Ontario certificates in force (No.)	1,921
Tota certificates in force (No.)	214,916

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 39,140
Premiums—Canada (net)	82,221
Premiums—Total (net)	3,835,874
Benefits paid—Ontario (net)	22,494
Benefits paid—Canada (net)	45,214
Total benefits paid (net)	2,618,662

THE COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. J. H. Deedman, Toronto; 1st Vice-President, T. J. Simpson, Toronto; 2nd Vice-President, F. M. Cockburn, Toronto; Past President, J. J. Galway, Toronto; Treasurer, J. H. Dodgson, Toronto; Secretary, Margaret A. Stewart, Toronto; Actuary, Prof. N. E. Sheppard, Toronto.

Directors.—D. Houston, C. G. Miles, D. M. Campbell, F. M. Cockburn, H. J. H. Deedman, J. J. Galway, F. T. Northwood, J. W. Donald, E. A. Hughes, T. J. Simpson, J. Sid. Winters, R. R. Strain, J. Harry Dodgson, S. G. Douglas, V. N. Carnahan, J. W. Rickaby, W. A. Morris, A. Schaus, F. G. Watson, C. M. Williamson, A. C. Merrett, W. A. Joyce, A. S. Couper, T. P. Allan, H. E. Miller, J. J. McCartney, Jas. W. Davis, Harry Westlake, H. A. Pettit, A. B. Colwell, R. Johnston, W. H. Keslick, R. M. Reid, H. Kershaw, J. H. Grant, W. H. Jessop, P. E. Mahern.

Assets	$4,808,877
Ontario certificates in force	99,580
Total certificates in force	118,090

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$100,630
Premiums—Canada (net)	118,460
Premiums—Total (net)	120,210
Benefits paid—Ontario (net)	162,616
Benefits paid—Canada (net)	184,576
Total benefits paid (net)	192,286

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*See note on page 1.

CROATIAN FRATERNAL UNION OF AMERICA*

HEAD OFFICE, PITTSBURGH, PA.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets	$14,723,518
Ontario insurance in force (gross)	3,460,400
Total insurance in force (gross)	71,375,403

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 103,049
Premiums—Canada (net)	152,980
Premiums—Total (net)	1,958,170
Benefits paid—Ontario (net)	50,899
Benefits paid—Canada (net)	86,649
Total benefits paid (net)	1,569,930

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA*

HEAD OFFICE, CLEVELAND, OHIO

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets	$14,743,212
Ontario insurance in force (gross)	839,790
Total insurance in force (gross)	65,019,545

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 12,911
Premiums—Canada (net)	23,767
Premiums—Total (net)	1,103,790
Benefits paid—Ontario (net)	3,875
Benefits paid—Canada (net)	8,428
Total benefits paid (net)	954,164

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Lt.-Col. Hon. T. A. Kidd; Vice-President, J. F. Harper; Secretary-Treasurer, L. H. Reid; Actuary, H. H. Blakeman.

Directors.—Lt.-Col. Hon. T. A. Kidd, M.P.P., James F. Harper, C. H. Spooner, James Black, R. Hardy-Small.

Assets	$2,295,203
Ontario insurance in force (gross)	3,993,205
Total insurance in force (gross)	5,300,173

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$112,564
Premiums—Canada (net)	145,162
Premiums—Total (net)	149,558
Benefits paid—Ontario (net)	73,316
Benefits paid—Canada (net)	101,685
Total benefits paid (net)	104,667

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—1910.

Officers.—President, Herbert Walker; Chairman, Reginald Swanborough; Secretary-Treasurer, Bernard Mathews.

Auditor.—C. H. Watson.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—William Kirkaldy, Gerald McAllister, Bernard Mathews, William Murdoch, Herbert F. Walker, Roy Adams, Reginald Swanborough, Fred Staunton, Hamilton.

Statement for the Year Ended December 31, 1945

Assets

Book value of bonds, debentures and debenture stocks	$955,579.82
Cash on hand and in banks	5,090.83
Notes receivable	123.76
TOTAL LEDGER ASSETS AT BOOK VALUE	$960,794.41
Deduct excess of total book value of ledger assets over total authorized value	981.80
TOTAL ADMITTED ASSETS AT AUTHORIZED VALUE	$959,812.61

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*See note on page 1.

Liabilities†

Pension Fund—instalments due and unpaid	$ 571.90
Accident Fund	2,732.03
TOTAL (NOT INCLUDING ACTUARIAL RESERVES)	$ 3,303.93

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$919,323.16
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 28,589.90	
Interest	32,405.05	
Donations	565.00	
Fines	418.10	
Exchange	5.35	
Accident insurance premiums	21,943.70	
Total increase in ledger assets		83,927.10
Grand total		$1,003,250.26
Decrease in ledger assets (disbursements):		
Pensions	$ 30,136.39	
Death claims	4,520.82	
Retiring allowance	6,305.63	
General expenses (*see details below*)	1,493.01	
Total decrease in ledger assets		42,455.85
TOTAL LEDGER ASSETS AT END OF YEAR		$960,794.41

Analysis of General Expenses

Salaries, $425.00; auditors' fees, $50.00; legal fees, $620.00; travelling expenses, $30.00; printing and stationery, $27.00; postage and excise, $50.08; taxes (other than real estate), licenses and fees, $100.00; medical fees, $45.00; miscellaneous, $145.93	$ 1,493.01

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1944	153	28	28,799.95
New pensioners:			
By retirement	....	1	1,178.22
By disability	....	3	2,754.15
Totals	153	32	32,732.32
Less ceased by:			
Death	2	2	2,050.00
Withdrawal	4	....	....
Retirement	1	....	....
Disability	3	....	....
Total ceased	10	2	2,050.00
AT END OF 1945	143	30	30,682.32

HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—February 13, 1891.

Officers.—President, A. Speakman; Secretary, E. C. Howell; Treasurer, J. R. Crocker.

Auditor.—W. Vernon Smith.

Actuary.—Pipe and Eckler, Toronto.

Members of Governing Executive.—J. Garvie, A. Speakman, J. Arno, W. Sanderson, J. Crocker, G. Beckerdike, L. Lawrence, Hamilton.

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†For detail of last Actuarial Valuation as of December 31, 1942, see page 118 of 1944 Report (Business of 1943). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

First lien mortgage loans on real estate	$133,143.85
Book value of bonds, debentures and debenture stocks	793,407.51
Cash on hand and in banks	32,360.47
TOTAL LEDGER ASSETS AT BOOK VALUE	$958,911.83
Deduct excess of total book value of ledger assets over total authorized value	1,856.00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$957,055.83
Deduct assets not admitted—unauthorized mortgage loans	15,814.21
TOTAL ADMITTED ASSETS	$941,241.62

Liabilities†

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$901,776.39
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 23,995.84	
Interest, dividends and rents	40,047.98	
Miscellaneous	1,148.82	
Profit on sale or maturity of ledger assets	15,213.85	
Total increase in ledger assets		80,406.49
Grand total		$982,182.88
Decrease in ledger assets (disbursements):		
Claims	$ 16,157.79	
Retiring allowances	5,787.10	
General expenses (*see details below*)	1,326.16	
Total decrease in ledger assets		23,271.05
TOTAL LEDGER ASSETS AT END OF YEAR		$958,911.83

Analysis of General Expenses

Salaries, $425.00; auditors' fees, $125.00; legal fees, $75.00; actuaries' fees and expenses, $300.00; medical fees, $145.00; printing and stationery, $57.75; taxes (other than real estate), licenses and fees, $105.00; miscellaneous, $93.41	$ 1,326.16

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1944	150	12	13,604.64
New pensioners by retirement	......	5	5,211.12
Totals	150	17	18,815.76
Less ceased by death	......	1	983.16
AT END OF 1945	150	16	17,832.60

THE INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers—Supreme Chief Ranger, Victor Morin, LL.D., Montreal; Past Supreme Chief Ranger, W. W. Dunlop, Toronto; Supreme Vice-Chief Ranger, J. J. Rossbottom, New York, N.Y.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, J. C. Elder, Toronto; Supreme Physician, C. B. Parker, M.D., Toronto; Supreme Councilmen, W. R. Blight, T. Robertson, Toronto, E. A. Jonas, Chicago, Ill., F. C. Shoenbaum, Milwaukee, Wis., G. H. Becker, M.D., E. E. Murphy, San Francisco, Cal.; Supreme Counsellor, Robert Bigelow, Toronto.

Assets	$47,846,671
Ontario insurance in force (gross)	18,991,701
Total insurance in force (gross)	108,332,548

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 459,063
Premiums—Canada (net)	861,600
Premiums—Total (net)	2,639,116
Benefits paid—Ontario (net)	728,344
Benefits paid—Canada (net)	1,157,148
Total benefits paid (net)	3,213,440

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*See note on page 1.

†For detail of last Actuarial Valuation as of December 31, 1943, see page 119 of 1944 Report (Business of 1943). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Isadore M. Babrove, 1117 St. Catherine St. West, Montreal.

Chief Agent in Ontario.—W. Freedman, 1924 Danforth Ave., Toronto.

Assets	$1,550,527
Ontario insurance in force (gross)	512,977
Total insurance in force (gross)	1,264,516

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,098
Premiums—Canada (net)	59,181
Premiums—Total (net)	59,181
Benefits paid—Ontario (net)	6,278
Benefits paid—Canada (net)	12,104
Total benefits paid (net)	12,104

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Francis Fauteux, Montreal.

Chief or General Agent in Ontario.—Thomas McGee, Sault Ste. Marie.

Assets	$61,804,467
Ontario insurance in force (gross)	2,236,040
Total insurance in force (gross)	266,739,561

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 58,190
Premiums—Canada (net)	583,692
Premiums—Total (net)	6,113,567
Benefits paid—Ontario (net)	16,850
Benefits paid—Canada (net)	144,554
Total benefits paid (net)	3,593,611

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—January 1, 1895.

Officers.—President, C. W. Noltie; Secretary, F. G. Carroll; Treasurer, A. E. Knight.

Auditor.—S. C. Ferguson, C.A.

Actuary.—J. A. Campbell, F.A.S., F.A.I.A.

Members of Governing Executive.—A. J. Rush, F. Hart, F. Carroll, A. E. Knight, C. Noltie London.

Statement for the Year Ended December 31, 1945

Assets

Book value of bonds, debentures and debenture stocks	$447,618.15
Cash on hand and in banks	5,299.32
TOTAL ADMITTED ASSETS	$452,917.47

Liabilities

Actuarial reserve in respect of future pension payments to pensioners		$104,709.00
Members' vested shares	$135,239.08	
Members' interest shares	54,587.15	
Members' contingent shares	138,558.81	328,385.04
General contingency reserve		19,823.43
TOTAL		$452,917.47

The reserves and members' shares are shown at the amounts determined by the Actuary of the Association, James A. Campbell, F.A.S.

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$448,788.71
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 9,531.77	
Interest	14,175.38	
Donations	154.00	
Profit on sale or maturity of ledger assets	168.59	
Gross increase by adjustment of ledger assets	259.11	
Total increase in ledger assets		24,288.85
Grand total		$473,077.56

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*See note on page 1.

Decrease in ledger assets (disbursements):		
Pensions	$ 19,404.31	
General expenses (*see details below*)	755.78	
Total decrease in ledger assets		20,160.09
TOTAL ADMITTED ASSETS		$452,917.47

Analysis of General Expenses

Salaries, $50.00; auditors' fees, $15.00; actuaries' fees and expenses, $100.00; taxes, licenses and fees, $79.76; miscellaneous, $511.02	$ 755.78

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment
			$ c.
At end of 1944	65	9	11,180.64
New members	27	....	. . .
Totals	92	9	11,180.64
Less ceased by:			
Withdrawal	6	.	
Disability	2	.	
Total ceased	8	. . .	....
AT END OF 1945	84	9	11,180.64

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—B. S. Parker, Canadian Bank of Commerce Chambers, Winnipeg.

Assets	$24,448,646
Ontario insurance in force (gross)	172,400
Total insurance in force (gross)	138,943,208

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 5,136
Premiums—Canada (net)	20,829
Premiums—Total (net)	4,187,533
Benefits paid—Ontario (net)	2,003
Benefits paid—Canada (net)	6,052
Total benefits paid (net)	1,281,063

THE MACCABEES*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel T. Blake, Windsor.
Chief or General Agent in Ontario.—F. Garber, 316 Bloor Bldg., Toronto.

Assets	$66,436,064
Ontario insurance in force (gross)	3,623,391
Total insurance in force (gross)	257,751,067

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 102,030
Premiums—Canada (net)	719,172
Premiums—Total (net)	8,005,209
Benefits paid—Ontario (net)	70,771
Benefits paid—Canada (net)	254,102
Total benefits paid (net)	4,121,542

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, Toronto.
Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. West, Toronto.

Assets	$ 5,619,993
Ontario insurance in force (gross)	813,500
Total insurance in force (gross)	19,239,857

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 51,759
Premiums—Canada (net)	98,644
Premiums—Total (net)	1,152,732
Benefits paid—Ontario (net)	37,693
Benefits paid—Canada (net)	65,330
Total benefits paid (net)	620,922

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*See note on page 1.

NATIONAL FRATERNAL SOCIETY OF THE DEAF[*]

HEAD OFFICE, OAK PARK, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, Toronto.

Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

Assets	$2,717,618
Ontario insurance in force (gross)	239,037
Total insurance in force (gross)	7,153,449

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,678
Premiums—Canada (net)	8,104
Premiums—Total (net)	173,435
Benefits paid—Ontario (net)	1,996
Benefits paid—Canada (net)	2,126
Total benefits paid (net)	99,508

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—September 13, 1880.

Officers.—President, A. B. Blay; Vice-President, F. T. Johnston; Secretary, Geo. T. Hair; Treasurer, C. J. Atkins.

Auditors.—A. G. Calder, F.C.A., and J. W. Westervelt, C.A.

Actuary.—D. P. Morris, B.A., F.A.S., A.A.I.A.

Members of Governing Executive.—F. L. Mantz, J. G. Copeland, A. B. Blay, L. S. Wood, C. W. Nicholls, Geo. T. Hair, H. W. Ball, F. E. Hess, F. T. Johnston, S. J. Martin, H. V. Nicholls, G. R. Keenleyside, C. J. Atkins, London; J. C. Regan, Hamilton.

Statement for the Year Ended October 31, 1945[†]

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 277,218.06
Book value of bonds, debentures and debenture stocks	919,572.16
Cash on hand and in banks	114,401.97
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$1,311,192.19

Non-ledger Assets

Total interest and rents due and accrued	14,565.57
TOTAL ADMITTED ASSETS	$1,325,757.76

Liabilities

Mortuary Fund:		
Claims due and unpaid	$ 8,290.00	
Provision for unreported claims	1,000.00	$ 9,290.00
Contingency reserve		45,000.00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVE		$ 54,290.00
Actuarial reserve as at October 31, 1945—Mortuary Fund		999,578.50
Surplus		271,889.26
TOTAL		$1,325,757.76

Synopsis of Operations for Fiscal Year Ended October 31, 1945

		MORTUARY FUND
Total ledger assets at beginning of year		$1,285,262.67
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 26,480.00	
Interest and rents	55,793.72	
Profit on sale or maturity of ledger assets	8,379.95	
Total increase in ledger assets		90,653.67
Grand total		$1,375,916.34
Decrease in ledger assets (disbursements):		
Claims	$ 44,968.00	
General expenses (*see details below*)	19,756.15	
Total decrease in ledger assets		64,724.15
TOTAL LEDGER ASSETS AT END OF YEAR		$1,311,192.19

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[*] See note on page 1.

[†] In accordance with Section 258 of The Insurance Act, the Superintendent may accept statements compiled at other than the calendar year end if the society's by-laws provide for a fiscal year other than the calendar year.

Analysis of General Expenses

Head Office expenses—salaries, $5,505.00; auditors' fees, $600.00; actuaries' fees and expenses, $200.00; travelling expenses, $182.30; rents, $1,080.00; miscellaneous, $1,415.49	$ 8,982.79
All other expenses—agency commissions, $133.00; express, telegrams and telephone, $101.21; legal fees, $24.00; printing and stationery, $550.31; postage and excise, $454.99; taxes (other than real estate), licenses and fees, $155.00; advertising, $18.00; books and periodicals, $9.00; convention and meetings, $415.29; miscellaneous, $8,912.56	10,773.36
TOTAL	$ 19,756.15

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	NO.	AMOUNT
		$
At end of 1944	2,515	1,604,645
Bonuses		207,585
New effected	151	91,028
Old revived	1	574
Old increased		6,695
Totals	2,667	1,910,527
Less ceased by:		
Death	60	44,840
Lapse	48	30,216
Total ceased	108	75,056
AT END OF 1945	2,559	1,835,471

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $1,835,471.

Actuary's Valuation Balance Sheet, October 31, 1945

Assets

Assets	$1,325,757.76
Present value of future premiums	174,843.50
TOTAL	$1,500,601.26

Liabilities

Liabilities	$ 9,290.00
Present value of sums assured	1,174,422.00
Reserve for depreciation of securities	45,000.00
Excess of total assets over total liabilities	271,889.26
TOTAL	$1,500,601.26

The basis of the above valuation was the British Offices Ultimate Table O.M(5) with interest at 3%. The rate of expense charge was taken as 50%.

Total insurance valued including bonuses on policies was $1,835,471.00.

Ratio of solvency was 122.1%.

The above valuation was compiled by D. P. Morris, B.A., F.A.S., F.A.I.A.

ONTARIO SECONDARY SCHOOL TEACHERS' FRATERNAL SOCIETY

HEAD OFFICE, 30 BLOOR ST. WEST, TORONTO, ONT.

Incorporated.—July 21, 1939.

Officers.—Chairman, H. T. Donaldson; Vice-Chairman, A. C. Morris; Secretary-Treasurer, R. W. E. McFadden.

Auditors.—J. B. Briggs, C.G.A., and H. G. Harvey.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—J. W. Ansley, H. T. Donaldson, A. C. Morris, Toronto; E. O. Hall, London; W. S. Hall, Wingham; K. S. Hill, Belleville.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$ 51,993.75
Cash on hand and in banks	948.52
TOTAL LEDGER ASSETS AT BOOK VALUE	$ 52,942.27

Non-ledger Assets

Total interest accrued	296.50
TOTAL ADMITTED ASSETS	$ 53,238.77

Liabilities

Mortuary Fund:	
Claims due and unpaid	$ 1,000.00
Actuarial reserve	48,240.00
Surplus	3,998.77
TOTAL	$ 53,238.77

Synopsis of Operations by Funds, 1945

	MORTUARY FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	40,206.15	3,777.58	43,983.73
Increase in ledger assets:			
Receipts—			
Premiums, dues and assessments	11,823.74		11,823.74
Interest	1,316.46	57.43	1,373.89
Profit on sale or maturity of ledger assets	275.00		275.00
Transfers to		1,182.37	1,182.37
Total increase in ledger assets	13,415.20	1,239.80	14,655.00
Grand total	53,621.35	5,017.38	58,638.73
Decrease in ledger assets:			
Disbursements—			
Claims	4,000.00		4,000.00
General expenses (*see details below*)		514.09	514.09
Transfers from	1,182.37		1,182.37
Total decrease in ledger assets	5,182.37	514.09	5,696.46
TOTAL LEDGER ASSETS AT END OF YEAR	48,438.98	4,503.29	52,942.27
Non-ledger assets	276.92	19.58	296.50
TOTAL ADMITTED ASSETS	48,715.90	4,522.87	53,238.77
Total liabilities and actuarial reserves	49,240.00		49,240.00
Deficit OR SURPLUS (S)	*524.10*	(S)4,522.87	(S)3,998.77

Analysis of General Expenses

Salaries, $200.00; auditors' fees, $10.00; actuaries' fees and expenses, $100.00; travelling expenses, $30.00; advertising, $10.00; medical fees, $5.00; printing and stationery, $57.71; postage and excise, $48.38; taxes (other than real estate), licenses, fees, $30.00; miscellaneous, $23.00	$ 514.09

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
		$
At end of 1944	900	900,000
New effected	57	57,000
Old revived	33	33,000
Totals	990	990,000
Less ceased by:		
Death	4	4,000
Maturity	3	3,000
Disability	1	1,000
Expiry	34	34,000
Total ceased	42	42,000
AT END OF 1945	948	948,000

Total amount of mortuary certificates in force at end of year analyzed as to plan—Ter $948,000.

Actuary's Valuation Balance Sheet, December 31, 1945

MORTUARY FUND

Liabilities

Value of future claims from 948 members	$216,290.00	
Less value of 92% of their future premiums	168,050.00	$ 48,240.00
Outstanding claims		1,000.00
Reserve Required		$ 49,240.00

Assets

Book value of bonds	$ 47,990.00
Accrued interest	280.00
Cash in banks	450.00
Deficit	520.00
Total	$ 49,240.00

The basis of the above valuation was the AM(5) Table of Mortality with 3% interest, and it was assumed that 92% of future premiums would be allocated to the Mortuary Fund.

The rate of interest earned in 1945 was 2.93%.

The ratio of actual to expected claims in 1945 was 54%.

The valuation was compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE ORDER OF ITALO CANADIANS

Head Office, Montreal, Que.

Officers.—Supreme Venerable, A. Mei; Assistant Supreme Venerable, C. Peressi; Supreme Secretary, R. Cavaluzi; Supreme Treasurer, A. Fabi; Supreme Recorder Secretary, M. Malorni; Supreme Orator, T. Boschi; Trustees, R. Rossi, D. Fabi, P. Fusi, A. Bartolotti, L. Palermo, G. Violino, D. DiJulio, L. Gabrielle.

Assets	$ 56,317
Ontario insurance in force (gross)	67,825
Total insurance in force (gross)	175,638

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 3,910
Premiums—Canada (net)	9,885
Premiums—Total (net)	9,885
Benefits paid—Ontario (net)	1,620
Benefits paid—Canada (net)	3,710
Total benefits paid (net)	3,710

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

Head Office, Ottawa, Ont.

Incorporated.—1917.

Officers.—Chairman, F. McRae; Secretary, F. McFadden; Treasurer, F. G. Kennedy.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A., Ottawa.

Actuaries.—M. A. McKenzie, M.A., and N. A. Sheppard, M.A.

Members of Governing Executive.—F. McRae, G. Burnett, G. P. Gordon, D. A. McMillan[*] G. C. Medcalf, K.C., N. A. Bordeleau, N. Blackler, P. L. MacRostie, A. Cochrane, Ottawa.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$869,116.38
Cash on hand and in banks	11,469.50
Total Ledger Assets at Authorized Value	$880,585.88

Non-ledger Assets

Total interest due and accrued	12,238.88
Total Admitted Assets	$892,824.76

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[*] See note on page 1.

Liabilities†

Synopsis of Operations, 1945

		Pension Fund
Total ledger assets at beginning of year		$820,642.99
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 27,998.61	
City of Ottawa grant—regular	7,000.00	
City of Ottawa grant—enlisted men	2,174.54	
Interest	43,513.55	
Premium on exchange	1,584.56	
Profit on sale or maturity of ledger assets	10,697.33	
Total increase in ledger assets		92,968.59
Grand total		$913,611.58
Decrease in ledger assets (disbursements):		
Superannuation payments	$ 31,458.72	
Retiring allowance	592.62	
General expenses (*see details below*)	974.36	
Total decrease in ledger assets		33,025.70
TOTAL LEDGER ASSETS AT END OF YEAR		$880,585.88

Analysis of General Expenses

Salaries, $600.00; printing and stationery, $91.10; postage and excise, $42.39; licenses and fees, $100.00; miscellaneous, $140.87	$ 974.36

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment
			$ c.
At end of 1944	182	30	31,182.01
New members	11		
New pensioners:			
By retirement		1	1,064.38
By disability		4	3,370.12
Totals	193	35	35,616.51
Less ceased by:			
Death		3	2,907.00
Withdrawal	3		
Retirement	6		
Disability	4		
Total ceased	13	3	2,907.00
AT END OF 1945	180	32	32,709.51

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April, 1926.

Officers.—Chairman, Reginald Raby; Secretary, James Kettles; Treasurer, Joseph Downey.

Auditors.—Arthur A. Crawley and Company.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—Mayor J. E. S. Lewis, Magistrate G. E. Strike, A. G. McDougall, Ottawa.

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†For last Actuarial Valuation as of December 31, 1944, see 1945 Report (Business of 1944), page 128. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 5,000.00
Book value of bonds, debentures and debenture stocks	755,036.57
Cash on hand and in banks	23,803.87
Province of Alberta coupons at cash value	5,911.50
TOTAL LEDGER ASSETS AT BOOK VALUE	$789,751.94
Deduct excess of total book value of ledger assets over total authorized value	3,000.00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$786,751.94

Non-ledger Assets

Total interest due and accrued	10,242.79
TOTAL ADMITTED ASSETS	$796,994.73

Liabilities†

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$730,270.49
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 34,695.12	
Interest	43,353.85	
Sale of bicycles	240.00	
Donations	65.00	
City of Ottawa grant	7,000.00	
Profit on sale or maturity of ledger assets	2,439.92	
Total increase in ledger assets		87,793.89
Grand total		$818,064.38
Decrease in ledger assets (disbursements):		
Pensions	$ 20,968.95	
Retiring allowances	3,093.22	
Death benefits	2,700.23	
General expenses (*see details below*)	1,550.04	
Total decrease in ledger assets		28,312.44
TOTAL LEDGER ASSETS AT END OF YEAR		$789,751.94

Analysis of General Expenses

Salaries, $240.00; auditors' fees, $25.00; actuaries' fees and expenses, $1,074.69; licenses and fees, $105.00; miscellaneous, $105.35	$ 1,550.04

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	NO.	NO.	ANNUAL PAYMENT
			$ c.
At end of 1944	144	15	19,555.91
New members	21	...	....
New pensioners by retirement	.	4	4,220.98
Totals	165	19	23,776.89
Less ceased by:			
Death	2	1	1,162.50
Withdrawal	5	...	....
Retirement	4	...	....
Total ceased	11	1	1,162.50
AT END OF 1945	154	18	22,614.39

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†For last Actuarial Valuation as of December 31, 1942, see page 126 of 1943 Report (Business of 1942). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

THE RELIABLE LIFE INSURANCE SOCIETY

HEAD OFFICE, HAMILTON, ONT.

Incorporated and commenced business.—March 1, 1887.

Officers.—Grand Councillor, E. Gernaey; Grand Vice-Councillor, J. L. Archer; Grand Recorder Treasurer, C. H. Fitch.

Auditors.—Wright, Pounder & Co., Hamilton.

Actuary.—S. H. Pipe, Toronto.

Governing Executive.—P. M. Button, Scotland, Ont.; E. Gernaey, G. Snyder, Hamilton; J. L. Archer, Wm. Benson, Toronto.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of real estate less encumbrances—office premises	$ 32,000.00
Amounts secured by Society's certificates in force—liens, $557.67; loans and advances under automatic non-forfeiture provisions, $132,217.94	132,775.61
Book value of bonds, debentures and debenture stocks	2.708,369.37
Cash on hand and in banks	66,328.91
Deposit with Quebec Government	5,000.00
Unemployment insurance stamps	.78
TOTAL LEDGER ASSETS AT BOOK VALUE	$2,944,474.67
Deduct excess of total book value of ledger assets over total authorized value	98,620.39
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$2,845,854.28

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 38,140.20
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	18,506.79
TOTAL NON-LEDGER ASSETS	$ 56,646.99
TOTAL ADMITTED ASSETS	$2,902,501.27

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 28,197.50	
Provision for unreported claims	2,000.00	
Premiums, dues and assessments received in advance	22,705.94	$ 52,903.44
SICKNESS AND ACCIDENT AND FUNERAL FUNDS:		
Claims due and unpaid	$ 3,215.15	
Provision for unreported claims	2,500.00	
Premiums, dues and assessments received in advance	4,517.75	10,232.90
JUVENILE FUND:		
Claims due and unpaid	$ 230.00	
Provision for unreported claims	100.00	
Premiums, dues and assessments received in advance	2,889.69	3,219.69
GUARANTEE FUND:		
Premiums, dues and assessments received in advance		.95
GENERAL EXPENSE FUND:		
Commissions		5,443.34
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 71,800.32
General reserve		11,500.00
National building reserve		300.00
Reserve for Grand Council meetings		3,000.00
Reserve for dividends		11,000.00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 97,600.32
ACTUARIAL RESERVES AS AT DECEMBER 31, 1945:		
Mortuary Fund		$2,329,796.00
Sickness and Accident Fund		125,193.00
Juvenile Fund		45,710.00
TOTAL ACTUARIAL RESERVES		$2,500,699.00

Synopsis of Operations by Funds, 1945

	Mortuary Fund	Sickness and Accident Fund	Juvenile Fund	Guarantee Fund	General Expense Fund	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Total ledger assets at beginning of year	2,721,413.06	194,363.54	51,997.69	1,000.00	22,617.49	2,991,391.78
Increase in ledger assets:						
Receipts—						
Premiums, dues and assessments	227,311.07	35,090.03	24,761.28	95.69	2,458.53	289,716.60
Interest, dividends and rents	120,936.21	11,337.06	2,043.22	5.04		134,321.53
Premium on foreign exchange	413.66	242.38	13.63			669.67
Sundry revenue					253.40	253.40
Profit on sale or maturity of ledger assets	125.00					125.00
Total receipts	348,785.94	46,669.47	26,818.13	100.73	2,711.93	425,086.20
Increase in ledger liabilities—						
National Building Reserve Fund (Transferred from L.I. Fund)					300.00	300.00
Transfers to					164,922.83	164,922.83
Total increase in ledger assets	348,785.94	46,669.47	26,818.13	100.73	167,934.76	590,309.03
Grand totals	3,070,199.00	241,033.01	78,815.82	1,100.73	190,552.25	3,581,700.81
Decrease in ledger assets:						
Disbursements—						
Claims	230,863.00	36,421.60	1,715.00			268,999.60
Matured endowments	5,356.00					5,356.00
Surrender values	9,609.79		501.70			10,111.49
Dividends to members	9,394.64		119.28			9,513.92
Other disbursements	2.68	18.31	34.45			55.44
General expenses (*see details below*)					176,550.48	176,550.48
Loss on sale or maturity of ledger assets	1,416.38					1,416.38
Total disbursements	256,642.49	36,439.91	2,370.43		176,550.48	472,003.31
Decrease in ledger liabilities—						
Transfers from	135,929.18	14,036.13	14,856.79	100.73		164,922.83
National Building Reserve Fund (Transferred to General Fund)	300.00					300.00
Total decrease in ledger assets	392,871.67	50,476.04	17,227.22	100.73	176,550.48	637,226.14
TOTAL LEDGER ASSETS AT END OF YEAR	2,677,327.33	190,556.97	61,588.60	1,000.00	14,001.77	2,944,474.67
Deduct excess of total book value of ledger assets over total authorized value	95,765.77	2,854.62				98,620.39
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	2,581,561.56	187,702.35	61,588.60	1,000.00	14,001.77	2,845,854.28
Non-ledger assets	49,038.78	5,167.81	2,240.30	33.10	167.00	56,646.99
TOTAL ADMITTED ASSETS	2,630,600.34	192,870.16	63,828.90	1,033.10	14,168.77	2,902,501.27
Liabilities for claims and expenses, due and accrued	52,903.44	10,232.90	3,219.69	.95	5,443.34	71,800.32
Reserves and special funds	13,000.00	10,000.00	2,500.00		300.00	25,800.00
Actuarial reserves	2,329,796.00	125,193.00	45,710.00			2,500,699.00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	2,395,699.44	145,425.90	51,429.69	.95	5,743.34	2,598,299.32
SURPLUS	234,900.90	47,444.26	12,399.21	1,032.15	8,425.43	304 201.95

Analysis of General Expenses

Head Office expenses—salaries, $25,012.93; directors' fees, $2,811.95; auditors' fees, $1,090.20; actuaries' fees and expenses, $1,264.60; travelling expenses, $886.13; rents (including $2,000.00 for Society's occupancy of its own buildings), $2,000.00; miscellaneous, $2,941.28	$ 36,007.09
Agency and organization expenses—commissions, $86,896.56; salaries, $18,751.15; travelling expenses, $4,402.93; rents, $2,486.40; miscellaneous, $2,491.62	115,028.66
All other expenses—advertising, $669.08; books and periodicals, $76.64; express, postage, excise and telegrams and telephone, $2,089.07; legal fees, $312.15; medical fees, $6,676.00; official publications, $2,910.05; office furniture, $708.59; printing and stationery, $3,300.84; convention and meetings, $6,060.50; taxes (other than real estate), licenses and fees, $609.65; miscellaneous, $2,102.16	25,514.73
TOTAL	$176,550.48

Exhibit of Certificates

	MORTUARY				JUVENILE				FUNERAL	
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL		IN ONTARIO	TOTAL
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	No.
		$		$		$		$		
At end of 1944	6,347	5,168,977	8,491	6,868.597	1 340	495,400	1,839	691,000	371	762
New effected	1,103	1,156,250	2,089	2,228,950	796	379,750	1,269	601,750	284	872
Old revived	52	47,300	78	65,800	71	31,400	92	37,300	13	33
Old increased		33		33						
Transferred	45	39,695	61	55,195	2	800	4	1,800		2
Totals	7,547	6,412,255	10.719	9,218,575	2.209	907,350	3.204	1,331,850	668	1,669
Less ceased by:										
Death	191	163,349	229	192,257	3	1,080	9	1,945	1	2
Maturity	4	3,856	7	5,356						
Surrender	65	47,059	85	60,631	21	8,700	24	10,200		
Lapse	557	589,500	792	868,200	560	214,500	739	282,100	180	324
Decrease		4,261		6,722		920		2,255		
Transfer	16	14,250	61	55.195	3	1,300	4	1,800		2
Total ceased	833	822,275	1,174	1,188,361	587	226,500	776	298,300	181	328
AT END OF 1945	6.714	5.589,980	9,545	8,030.214	1,622	680.850	2.428	1.033.550	487	1,341
Temporarily suspended	172	185,650	232	251.550	233	82,100	290	106,000	35	78

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $3,435,766; Limited Life, $2,449,958; Endowment, $1,698,440; Term, $446,050; other plans, $1,033,550. Total, $9,063.764.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for waiver of premium in case of disability: Mortuary certificates—number, 2,482; amount, $2,048,800. Juvenile certificates—number, 192; amount, $77,600.

Actuary's Valuation Balance Sheet, December 31, 1945

ADULT MORTUARY FUND

Assets

Book value of bonds not in default	$2,193,629.72
Authorized value of bonds in default	183,279.68
Value of real estate	32,000.00
Policy loans	132,305.70
Cash	35,346.46
Quebec deposit	5,000.00
Non-ledger assets	41,924.50
TOTAL	$2,623,486.06

Liabilities

Reserves per valuation summary	$2,329,796.00
Reserve for Grand Council meeting	3,000.00
Reserve for dividends	10,000.00
Accrued liabilities	52,903.44
Surplus	227,786.62
TOTAL	$2,623,486.06

Basis of the above valuation was:

(*a*) For certificates issued prior to October 1, 1937—A M(5) Table of Mortality using continuous functions, and interest at 3½%. The net premiums valued were the gross premiums less 5% of the gross premiums and $3.75 per thousand per annum.

(*b*) For certificates issued between October 1, 1937, and December 31, 1943—A M(5) Table with interest at 3½%. A modified preliminary term method was used by which the allowance under any certificate, for first-year expenses, was limited in the valuation to the amount of the 20 Payment Life premium for the amount of insurance and for the age of entry under the certificate valued.

(*c*) Certificates issued in 1944 were valued on the same basis as (*b*) above, with interest at 3%.

Average rate of interest earned on ledger assets was 4.81%.

The mortality experienced on the gross amount at risk was 74.8%.

Ratio of assets to liabilities, 109.5%.

JUVENILE MORTUARY FUND

Assets

Book value of bonds not in default	$ 53,273.81
Cash	7,844.88
Policy loans	169.91
Non-ledger assets	2,240.30
TOTAL	$ 63,828.90

Liabilities

Reserves per valuation summary	$45,710.00
Other liabilities	3,219.69
Dividend reserve	1,000.00
General reserve	1,500.00
Surplus	12,399.21
TOTAL	$ 63,828.90

Certificates issued prior to 1939 were valued by the AM(5) Table using net premium equal to 60% of the gross premium with 3½% interest. Certificates issued between 1939 and 1943 were valued on the net level premium basis by the AM(5) Table at 3½% interest. Certificates issued in 1944 were valued on the same basis with 3% interest.

Insurance valued (maximum) was $1,033,550.

Ratio of assets to liabilities was 124.1%.

SICK BENEFIT FUND

Assets

Book value of bonds not in default	$175,581.26
Authorized value of bonds in default	3,984.51
Cash	8,136.58
Non-ledger assets	4,987.05
TOTAL	$192,689.40

Liabilities

Reserves per valuation summary	$125,193.00
Other liabilities	10,232.90
General reserve	10,000 00
Surplus	47,263.50
TOTAL	$192,689.40

Basis of valuation: The certificates issued under the sickness plan in force prior to 1937 were valued upon the basis of the M.U.O.O.F. Table and 3½% interest, Occupation Group A.H.J., Area 1, Rural and Urban combined, using the first three months' sickness only. The net premiums valued were 60% of the gross premiums. The new plans issued from 1937 on were valued on the basis of the same table, using the first twelve months' sickness. A modified preliminary term method was used by valuing the net premiums at age of entry, plus six months, according to the table used in the valuation. Certificates issued in 1944 are valued on a basis of 3% interest. Basis of funeral benefits—AM(5) Table with 3½% interest.

Ratio of assets to liabilities was 132.5%.

All the above valuations were compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A., Toronto.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—T. H. Simpson, Hamilton.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets	$31,843,465
Ontario insurance in force (gross)	988,420
Total insurance in force (gross)	63,950,208

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 25,623
Premiums—Canada (net)	72,768
Premiums—Total (net)	1,789,702
Benefits paid—Ontario (net)	24,236
Benefits paid—Canada (net)	77,052
Total benefits paid (net)	2,303,232

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*See note on page 1.

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, Toronto.
Chief or General Agent in Ontario.—Joseph Petric, 248 Seaton St., Toronto.

Assets	$12,257,015
Ontario insurance in force (gross)	69,900
Total insurance in force (gross)	45,609,920

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 1,933
Premiums—Canada (net)	8,229
Premiums—Total (net)	1,317,732
Benefits paid—Ontario (net)	1,714
Benefits paid—Canada (net)	6,730
Total benefits paid (net)	896,872

SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—President, H. Pickering; Vice-President, W. E. Miller; Secretary, W. V. Oglesby; Treasurer, T. H. Frankling; Past President, S. W. Oakley.

Auditors.—Sharp, Milne & Co., C.A's.

Actuary.—N. E. Sheppard, M.A., F.B.I.A.

Governing Executive.—Supreme Council consisting of above mentioned officers, elected by Supreme Lodge at Kingston, Ont., August 11, 1942.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of real estate—office premises, $34,381.48; held for sale, $2,810.57	$ 37,192.05
First lien mortgage loans on real estate	500.00
Amounts of liens secured by Society's certificates in force	15,056.87
Book value of bonds, debentures and debenture stocks	483,975.08
Cash on hand and in banks	16,990.59
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$553,714.59

Non-ledger Assets

Total interest and rents due and accrued	$ 5,723.43
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	57,106.63
TOTAL NON-LEDGER ASSETS	$ 62,830.06
TOTAL ADMITTED ASSETS	$616,544.65

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 5,730.00	
Provision for unreported claims	2,000.00	$ 7,730.00
FUNERAL FUND:		
Provision for unreported claims		2,500.00
SHAKESPEARE MEMORIAL FUND (in trust)		511.43
LODGE LINCOLN MEMORIAL FUND		1,005.77
GENERAL EXPENSE FUND—Accounts payable		96.66
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 11,843.86
Contingency reserve		25,000.00
Reserves and special funds		38,279.30
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 75,123.16
ACTUARIAL RESERVES AS AT DECEMBER 31, 1945:		
Mortuary Fund		$340,990.00
Sickness Fund (not calculated)		....
Funeral Fund (for members' benefit only)		138,330.00
TOTAL ACTUARIAL RESERVES		$479,320.00

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*See note on page 1.

Synopsis of Operations by Funds, 1945

	Mortuary Fund	Central Sickness Fund	Guarantee Fund	Funeral Fund	Supreme Lodge Expense Fund	Sundry Funds*	General Expense Fund	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	406,277.76	3,515.33	9,824.69	24,745.12	17,655.20	2,559.95	66,475.16	531,053.21
Increases:								
Premiums, dues, etc.	21,708.67	4,124.71	500.03	20,599.03	3,727.83	1,627.10	5,783.06	58,070.43
Interest and rents	15,203.47	82.31	254.26	1,199.36	540.24	150.39	1,433.34	18,863.37
Funeral levy paid contribution				19,753.37				19,753.37
Profit on sale or maturity of ledger assets			1,004.36	112.82				1,117.18
Other revenue	41.62					1,166.03	1,291.38	2,499.03
Gross decrease by adjustment of ledger assets			1,900.00					1,900.00
	36,953.76	4,207.02	3,658.65	41,664.58	4,268.07	2,943.52	8,507.78	102,203.38
Transferred from various departments to General Expense Fund							10,424.44	10,424.44
Total increases	36,953.76	4,207.02	3,658.65	41,664.58	4,268.07	2,943.52	18,932.22	112,627.82
Grand total	443,231.52	7,722.35	13,483.34	66,409.70	21,923.27	5,503.47	85,407.38	643,681.03
Decreases:								
Claims	22,697.43	3,432.50		24,725.00		1,472.00		52,326.93
General expenses							17,819.59	17,819.59
Adjustment of ledger assets			950.00	60.83				1,010.83
Surrender values	7,331.59							7,331.59
Dividends to members (grants)						35.00		35.00
Special levy and dues paid superannuated members						185.00		185.00
Decrease in ledger liabilities				833.06				833.05
Transfer to other funds	4,949.90	199.03	2,533.34	2,328.03	295.46	118.68		10,424.44
Total decreases	34,978.92	3,631.53	3,483.34	27,946.92	295.46	1,810.68	17,819.59	89,966.44
TOTAL LEDGER ASSETS AT END OF YEAR AT AUTHORIZED VALUE	408,252.60	4,090.82	10,000.00	38,462.78	21,627.81	3,692.79	67,587.79	553,714.59
Non-ledger assets	4,681.19	38.75	125.00	57,370.87	191.45	29.88	392.92	62,830.06
TOTAL ADMITTED ASSETS	412,933.79	4,129.57	10,125.00	95,833.65	21,819.26	3,722.67	67,980.71	616,544.65
Liabilities for claims and expenses due and accrued	7,730.00			2,500.00		1,517.20	96.66	11,843.86
Contingency reserve	25,000.00							25,000.00
Reserves and special funds		4,129.57	10,125.00		21,819.26	2,205.47		38,279.30
Actuarial reserves	340,990.00	†		‡138,330.00				479,320.00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	373,720.00	4,129.57	10,125.00	140,830.00	21,819.26	3,722.67	96.66	554,443.16
SURPLUS OR *Deficit*	39,213.79			*41,996.35*			67,884.05	62,101.49

*Sundry Funds is composed of the following: Shakespeare Memorial, Lodge Lincoln Trust, Widows' and Orphans', Central Hospital.
†Actuarial reserve not computed.
‡Actuarial reserves for members' benefits only.

Analysis of General Expenses

Head Office expenses—salaries, $10,433.56; directors' fees, $426.30; auditors' fees, $500.00; actuarial fees, $350.00; Supreme President's expenses, $150.00; travelling expenses, $242.25; rents, $1,250.00; printing and supplies, $142.41.	$ 13,494.52
Agency expenses—commissions, $925.90; travelling expenses, $72.65; miscellaneous, $231.58	1,230.13
Other expenses—official publication, $664.00; express, telegraph and telephone, etc., $610.77; junior members, $80.25; Lodge supplies, $447.12; unemployment insurance, $69.00; taxes, licenses and fees, $426.82; medical fees, $19.25; miscellaneous, $477.73	3,094.94
TOTAL	$ 17,819.59

Exhibit of Mortuary Certificates

	IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT
		$ c.		$ c.
At end of 1944	706	592,534.15	1,104	816,847.45
New effected	8	8,400.00	75	20,100.00
Transferred	3	2,690.00	...	....
Totals	717	603,624.15	1,179	836,947.45
Less ceased by:				
Death	22	21,259.50	33	27,899.93
Surrender	15	15,135.00	20	20,535.00
Lapse	5	4,300.00	7	4,500.00
Decrease	......	161.00	...	161.00
Total ceased	42	40,855.50	60	53,095.93
AT END OF 1945	675	562,768.65	1,119	783,851.52

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life $352,905.70; Twenty Pay Life, $384,645.82; Death Benefits only, $46,300.00. Total, $783,851.52.

Exhibit of Sickness and Funeral Certificates

	NUMBER (ADULT AND JUNIOR)	
	IN ONTARIO	TOTAL
At end of 1944	6,975	11,338
New effected	151	250
Totals	7,126	11,588
Less ceased by:		
Death	173	270
Lapse	511	789
Total ceased	684	1,059
AT END OF 1945	6,442	10,529

Actuary's Valuation Balance Sheet, December 31, 1945

MORTUARY FUND

Liabilities

Net reserves on policies, including vested bonuses	$333,740.00
Outstanding claims and provisions for unreported claims	7,730.00
Value of 4% of future premiums payable to secretaries	7,250.00
Reserve for contingencies	25,000.00
Surplus	39,220.00
TOTAL	$412,940.00

Assets

Bonds not in default	$383,930.00
Bonds in default at authorized value	3,970.00
Accrued interest on bonds not in default	4,680.00
Loans on policies	15,060.00
Cash on hand	5,300.00
TOTAL	$412,940.00

The basis of the above valuation was the A M(5) Table with interest at 3%. The premiums valued were 92% of future premiums and the reserve includes an annual allowance of $2.00 per $1,000 of the sums assured in force. In addition, a special reserve has been set up to take care of the 4% commission payable to secretaries on gross premiums to be collected on policies now in force.

The rate of interest earned during 1945 on the mean ledger assets was 4.16%.

Ratio of actual claims incurred during 1945 to expected claims by the A M(5) Table of Mortality was 85.7%.

The ratio of assets to liabilities was 110.5%.

FUNERAL FUND

Assets

Book value of bonds not in default	$ 35,150.00	
Accrued interest	260.00	
Cash	3,310.00	$ 38,720.00
Estimated one-quarter year's dues in hands of Subordinate Secretaries		5,000.00
Outstanding liens bearing 4% interest		52,110.00
Deficit		45,000.00
TOTAL		$140,830.00

Liabilities

Value of $100 funeral benefit payable on death of each of 7,289 members	$382,230.00	
Less value of $3.00 per year from each member reduced by 8% for expenses	243,900.00	$138,330.00
Outstanding claims		2,500.00
TOTAL		$140,830.00

The basis of the above valuation was 1924–29 Ultimate Table with interest at 4%. The liability valued was the funeral benefit of $100 payable on the death of members only.

No liability has been calculated for the funeral benefits payable to members' wives or children.

The premiums valued were 92% of the future premiums payable.

The rate of interest earned during 1945 was 3.90%.

The valuation was compiled by N. E. Sheppard, M.A., F.I.A.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—Grand Chief, J. S. Clouston; Grand Secretary-Treasurer, Robert Lewis; Actuary, Prof. M. A. Mackenzie.

Executive Board.—W. A. Murray, Geo. Anderson, Robert Lewis, Miss M. Green, Judge John Tytler, J. S. Clouston, Robt. Collier, G. W. Robertson, A. Lauder, A. H. McDonald.

Assets	$2,296,466
Ontario insurance in force (gross)	3,316,753
Total insurance in force (gross)	6,746,035

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 71,366
Premiums—Canada (net)	154,992
Premiums—Total (net)	154,992
Benefits paid—Ontario (net)	58,475
Benefits paid—Canada (net)	80,302
Total benefits paid(net)	80,302

TORONTO FIRE DEPARTMENT SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—January, 1891.

Officers.—Chairman, D. A. Balfour; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Members of Governing Executive.—D. A. Balfour, G. A. Lascelles, W. G. Angus, K.C., Geo. Sinclair, J. W. Thomson.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$4,902,092.63
Accounts receivable	7,072.50
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$4,909,165.13

Non-ledger Assets

Total interest due and accrued	46,750.57
TOTAL ADMITTED ASSETS	$4,955,915.70

Liabilities†

Bank overdraft	$ 289,386.03

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*See note on page 1.

†For detail of last Actuarial Valuation as of December 31, 1944, see page 138 of 1945 Report (Business of 1944). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees. Amendments to the by-laws were made in 1946, changing the benefits and contributions to the Fund. It is anticipated that these changes will eliminate the deficit shown in the 1944 Actuarial Valuation and will put this Fund in a sound condition.

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$4,505,989.90
Increase in ledger assets (receipts):		
Contributions	$101,797.96	
Grant from City of Toronto	27,300.00	
Interest	190,865.16	
U.S. premium	1,359.05	
Donations and fines	520.00	
Total receipts	$321,842.17	
Increase in ledger liabilities—bank overdraft	210,690.32	
Total increase in ledger assets	....	532,532.49
Grand total		$5,038,522.39
Decrease in ledger assets (disbursements):		
Pensions	$116,383.69	
Death claims	9,140.62	
General expenses (*see details below*)	3,832.95	
Total decrease in ledger assets		129,357.26
TOTAL LEDGER ASSETS AT END OF YEAR		$4,909,165.13

Analysis of General Expenses

Salaries, $500.00; actuaries' fees and expenses, $1,250.00; legal fees, $7.30; medical fees, $50.00; printing and stationery, $228.74; postage and excise, $151.91; taxes, licenses and fees, $155.00; miscellaneous, $1,490.00	$ 3,832.95

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1944	610	99	116,939.88
New pensioners:			
By retirement		3	4,310.63
By disability		9	9,761.01
Totals	610	111	131,011.52
Less ceased by:			
Death	1	7	9,557.18
Resigned	1	....	....
Pensioned	12	....	....
Total ceased	14	7	9,557.18
AT END OF 1945	596	104	121,454.34

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1882.

Officers.—Chairman, W. J. McAlister; Vice-Chairman, H. E. McCallum; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Actuary.—Hugh H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

Members of Governing Executive.—H. E. McCallum, G. A. Lascelles, W. G. Angus, K.C., E. C. Dunn, W. J. McAlister, H. McIntyre, J. A. Cope, Toronto.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 30,000.00
Book value of bonds, debentures and debenture stocks	6,328,124.36
Accounts receivable	4,008.00
TOTAL LEDGER ASSETS AT BOOK VALUE	$6,362,132.36
Deduct excess of total book value of ledger assets over total authorized value	2,450.55
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$6,359,681.81

Non-ledger Assets

Total interest due and accrued	$ 84,788.29
Accounts receivable	7.39
TOTAL NON-LEDGER ASSETS	$ 84,795.68
TOTAL ADMITTED ASSETS	$6,444,477.49

Liabilities†

Bank overdraft ..	$ 244,252.30
Printing account payable	7.29
Pensions payable. .	14.18
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES	$ 244,273.77

Synopsis of Operations, 1945

		PENSION FUND
Total ledger assets at beginning of year		$5,978,937.29
Increase in ledger assets (receipts):		
Contributions..	$136,766.80	
Grants from City of Toronto	153,941.00	
Interest..	249,541.05	
U.S. premium	2,548.26	
Total receipts..	$542,797.11	
Increase in ledger liabilities—bank overdraft	191,929.86	
Total increase in ledger assets		734,726.97
Grand total.....		$6,713,664.26
Decrease in ledger assets (disbursements):		
Pensions....	$333,157.57	
Retiring allowances.	3,350.75	
Death claims...	12,446.91	
General expenses (*see details below*)	2,576.67	
Total decrease in ledger assets......		351,531.90
TOTAL LEDGER ASSETS AT END OF YEAR		$6,362,132.36

Analysis of General Expenses

Salaries, $500.00; actuaries' fees, $1,394.79; printing and stationery, $199.64; postage and excise, $269.74; taxes, licenses and fees, $155.00; miscellaneous, $57.50	$ 2,576.67

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1944	763	245	304,777.81
New members..	15	.	....
New pensioners:			
By retirement	......	37	48,952.57
By disability	....	17	19,050.55
Totals..........	778	299	372,780.93
Less ceased by:			
Death....	7	9	10,191.83
Withdrawal	5		......
Pensioned	54		..
Disability	1	.	.
Total ceased. ..	67	9	10,191.83
AT END OF 1945	711	290	362,589.10

UKRAINIAN NATIONAL ASSOCIATION INC.*

HEAD OFFICE, JERSEY CITY, N.J.

Chief or General Agent in Ontario.—Paul Duda, Box 777, Woodstock.

Assets .	$ 8,445,945
Ontario insurance in force (gross).	1,175,208
Total insurance in force (gross).	31,207,555

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 51,795
Premiums—Canada (net	63,946
Premiums—Total (net). ...	947,668
Benefits paid—Ontario (net)	3,405
Benefits paid—Canada (net)	4,773
Total benefits paid (net) ...	429,952

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*See note on page 1.

†For last actuarial valuation as of December 31, 1942, see 1943 Report (Business of 1942), page 135. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

UKRAINIAN WORKINGMEN'S ASSOCIATION*

HEAD OFFICE, SCRANTON, PA.

Chief or General Agent in Ontario.—R. D. Hill, Confederation Life Bldg., Toronto.

Assets	$ 3,443,369
Ontario insurance in force (gross)	364,650
Total insurance in force (gross)	10,578,261

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 15,344
Premiums—Canada (net)	20,339
Premiums—Total (net)	326,995
Benefits paid—Ontario (net)	1,070
Benefits paid—Canada (net)	1,185
Total benefits paid (net)	125,935

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—June, 1864.

Officers.—President, Dr. R. H. Parent; Vice-President, Dr. Geo. A. Racine; Secretary, J. J. Tremblay; Treasurer, L. J. Chatelain.

Auditor.—Lucien Massé, C.P.A.

Actuary.—J. B. Mabon.

Members of Governing Executive.—Dr. R. H. Parent, Ottawa; Dr. D. St. Pierre, Rigaud; Dr. Geo. A. Racine, Jos. Trepanier, Quebec; Z. Daoust, Rockland; J. E. Guillet, Montreal; J. A. Fortin, St. Joseph d'Alma; Ovila Duquette, Hull; Guy Guibault, Joliette; Dr. C. Guertin, St. Joseph de Sorel.

Statement for the Year Ended December 31, 1945

Assets

Ledger Assets

Book value of real estate—office premises, $134,627.70; held for sale, $600.00	$ 135,227.70
Mortgage loans on real estate—first lien	195,606.33
Amounts secured by Society's certificates in force—loans and advances under automatic non-forfeiture provisions	123,302.47
Book value of bonds, debentures and debenture stocks	4,963,393.16
Cash on hand and in banks	167,940.65
New Brunswick Government deposit	5,000.00
Amounts collected but not yet paid to Head Office	1,408.24
TOTAL LEDGER ASSETS AT BOOK VALUE	$5,591,878.55
Deduct excess of total book value of ledger assets over total authorized value	55,821.21
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$5,536,057.34

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 57,986.56
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	33,099.85
Non-interest bearing advances to members of Caisse Sociale	69,024.12
TOTAL NON-LEDGER ASSETS	$ 160,110.53
TOTAL ADMITTED ASSETS	$5,696,167.87

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 33,187.00	
Provision for unreported claims	2,000.00	
Premiums, dues and assessments received in advance	6,903.43	
Present value of claims payable by instalments	8,372.00	
Reserve for yearly premiums	10,000.00	$ 60,462.43
SICKNESS AND ACCIDENT FUND:		
Claims due and unpaid	$ 2,410.00	
Provision for unreported claims	240.00	
Premiums, dues and assessments received in advance	872.70	3,522.70
JUVENILE FUND:		
Claims due and unpaid	$ 420.00	
Provision for unreported claims	100.00	
Premiums, dues and assessments received in advance	3,934.24	4,454.24
CENTIN COLLEGIAL FUND:		
Amount due		68.64
GENERAL RESERVE FUND:		
Premiums, dues and assessments received in advance		123.15
GENERAL EXPENSE FUND:		
Premiums, dues and assessments received in advance		5,090.69
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 73,721.85
ACTUARIAL RESERVES AS AT DECEMBER 31, 1945:		
Mortuary Fund		$4,510,807.00
Sickness and Accident Fund		310,761.00
Juvenile Fund		147,585.00
TOTAL ACTUARIAL RESERVES		$4,969,153.00

Synopsis of Operations by Funds, 1945

	Mortuary Fund	Sickness and Accident Fund	Juvenile Fund	Centin Collegial Fund	General Reserve Fund	General Expense Fund	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	4,751,605.89	424,539.93	132,695.42	62.23	45,975.87	27,410.90	5,382,290.24
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments	376,964.77	46,120.74	46,398.46	569.97	4,960.05	129,853.11	604,867.10
Interest, dividends and rents	172,670.50	15,376.94	5,387.74	11.39	1,726.99	844.64	196,018.20
Sundry fees, etc.						1,400.80	1,400.80
Statutory contributions by the General Reserve Fund						2,486.62	2,486.62
Profit on sale or maturity of ledger assets	12,453.02	1,108.95	388.56		124.55		14,075.08
Total receipts	562,088.29	62,606.63	52,174.76	531.36	6,811.59	134,585.17	818,847.80
Transfers to	2,732.00						2,732.00
Total increase in ledger assets	564,820.29	62,606.63	52,174.76	581.36	6,811.59	134,585.17	821,579.80
Grand total	5,316,426.18	487,146.56	184,870.18	643.59	52,787.46	161,996.07	6,203,870.04
Decrease in ledger assets:							
Disbursements—							
Claims	194,661.51	38,855.69	6,540.25	574.95			240,632.40
Old age benefits	30,876.77						30,876.77
Disability claims	1,850.00						1,850.00
Surrender values	68,208.21	615.00	1,477.89				70,301.10
Claims investigations	81.62	354.78					436.40
Advances to members of "Caisse Sociale"	463.60						463.60
Statutory contributions to General Fund					2,486.62		2,486.62
Employees' pension fund	6,391.30						6,391.30
General expenses (*see details below*)						142,081.18	142,081.18
Loss on sale or maturity of ledger assets	94,676.72	8,431.33	2,954.15		946.92		107,009.12
Gross decrease by adjustment of ledger assets		6,731.00					6,731.00
Total disbursements	397,209.73	54,987.80	10,972.29	574.95	3,433.54	142,081.18	609,259.49
Transfers from			2,732.00				2,732.00
Total decrease in ledger assets	397,209.73	54,987.80	13,704.29	574.95	3,433.54	142,081.18	611,991.49
TOTAL LEDGER ASSETS AT END OF YEAR	4,919,216.45	432,158.76	171,165.89	68.64	49,353.92	19,914.89	5,591,878.55
Deduct excess of total book value of ledger assets over total authorized value	55,821.21						55,821.21
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	4,863,395.24	432,158.76	171,165.89	68.64	49,353.92	19,914.89	5,536,057.34
Non-ledger assets	146,908.19	1,559.25	3,091.04		303.43	8,248.62	160,110.53
TOTAL ADMITTED ASSETS	5,010,303.43	433,718.01	174,256.93	68.64	49,657.35	28,163.51	5,696,167.87
Liabilities for claims and expenses, due and accrued	60,462.43	3,522.70	4,454.24	68.64	123.15	5,090.69	73,721.85
Actuarial reserves	4,510,807.00	310,761.00	147,585.00				4,969,153.00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	4,571,269.43	314,283.70	152,039.24	68.64	123.15	5,090.69	5,042,874.85
SURPLUS	439,034.00	119,434.31	22,217.69		49,534.20	23,072.82	653,293.02

Analysis of General Expenses

Head Office expenses—salaries, $34,832.65; directors' fees, $11,770.00; auditors' fees, $3,500.00; actuaries' fees and expenses, $600.00; travelling expenses, $3,558.17; miscellaneous, $1,115.63	$ 55,376.45
Agency and organization expenses—commissions, $55,627.91; salaries, $3,500.00; travelling expenses, $9,525.46; miscellaneous, $755.62	69,408.99
All other expenses—advertising, $736.80; books and periodicals, $111.00; express, telegrams and telephone, $443.35; legal fees, $555.00; medical fees, $6,155.65; official publications, $362.38; office furniture, $238.20; printing and stationery, $4,286.68; postage and excise, $2,267.02; fidelity bonds, $577.53; taxes (other than real estate), licenses and fees, $543.94; miscellaneous, $1,018.19.	17,295.74
TOTAL	$142,081.18

Exhibit of Certificates

	MORTUARY				JUVENILE			
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
		$ c.		$ c.		$ c.		$ c.
At end of 1944	5,612	5,869,370.00	24,092	22,257,035.00	3,446	1,753,019.50	13,305	6,029,130.00
New effected	767	892,500.00	2,560	2,832,376.00	1,719	1,149,525.00	4,996	3,275,555.00
Old revived	30	34,200.00	91	94,185.00	28	18,245.00	155	69,629.00
Transferred	100	72,367.00	110	23,616.00	30	18,150.00	..	....
Totals	6,509	6,868,437.00	26,853	25,207,212.00	5,223	2,938,939.50	18,456	9,374,314.00
Less ceased by—								
Death	70	56,203.00	283	222,105.00	7	4,030.00	54	28,270.00
Maturity	3	3,250.00	10	9,800.00	32	9,080.00	79	20,565.00
Disability	..	......	2	2,000.00	..		..	......
Expiry	17	20,850.00	102	97,350.00	..	..	..	......
Surrender	60	50,298.00	273	214,772.00	7	7,000.00	18	18,000.00
Lapse	355	394,500.00	1,057	1,213,544.00	761	413,915.00	1,886	959,980.00
Decrease		9,914.00	....	39,507.00	...	10,577.00		30,862.00
Transfer	37	46,925.00	....	....	54	24,343.00	110	40,723.00
Total ceased	542	581,940.00	1,727	1,799,078.00	861	468,945.00	2,147	1,098,400.00
AT END OF 1945	5,967	6,286,497.00	25,126	23,408,134.00	4,362	2,469,994.50	16,309	8,275,914.00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $8,204,470; Limited Life, $3,958,048; Endowment, $10,938,366; other plans, $307,250. Total, $23,408,134.

Exhibit of Sickness and Accident Certificates

	NUMBER	
	IN ONTARIO	TOTAL
At end of 1944	1,318	8,827
New effected	36	501
Old revived	2	14
Transferred	26	.....
Totals	1,382	9,342
Less ceased by:		
Death	21	112
Lapse	67	578
Transfer	9	....
Total ceased	97	690
AT END OF 1945	1,285	8,652

Actuary's Valuation Balance Sheet, December 31, 1945

MORTUARY FUND

Assets

Funds applicable to benefits	$4,924,375.88
Sickness benefits paid as a lien on certificates in force	69,024.12
TOTAL	$4,993,400.00

Liabilities

Reserve	$4,503,777.00
Claims payable by instalment	8,372.00
Commuted value of disability claims	7,030.00
Other liabilities	35,187.00
Surplus	439,034.00
TOTAL	$4,993,400.00

Certificates issued prior to 1944 were valued on the National Fraternal Council Table with interest at 4%.

Certificates issued since 1944 were valued on the AM(5) Table of Mortality with interest at 3½%, using net premiums which distribute first-year expenses over the premium-paying period.

Ratio of actual to expected claims during 1945 was 70.3%.

The ratio of interest earned in 1945 on the total assets of the Society was 3.78%.

Total insurance valued was $23,408,134.

SICKNESS FUND

Assets

Funds applicable to benefits	$ 432,845.31

Liabilities

Reserve	$ 310,761.00
Other liabilities	2,650.00
Surplus	119,434.31
TOTAL	$ 432,845.31

The valuation has been made on the basis of the graduated rates of sickness adopted in 1934, in conjunction with the N.F.C. Table of Mortality with interest at 4%, except that the $5.00 class admitted in 1921 and subsequently, and also the $10.00 class are valued on the AM(5) Table of Mortality with interest at 3½%. The $10.00 class of benefit has been valued on the basis of 2½ times the 1934 rates of sickness.

JUVENILE FUND

Assets

Funds applicable to benefits	$ 170,322.69

Liabilities

Reserve	$ 147,585.00
Other liabilities	520.00
Surplus	22,217.69
TOTAL	$ 170,322.69

The basis of valuation is the same as in previous years.

All the above valuations were compiled by J. B. Mabon, F.I.A., F.A.S., and P. D. Baldwin, F.A.S., F.A.I.A.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—A. W. Johnston, Winnipeg.

Chief or General Agent in Ontario.—None.

Assets	$3,832,396
Ontario certificates in force (No.)	1,800
Total certificates in force (No.)	106,040

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 27,179
Premiums—Canada (net)	79,053
Premiums—Total (net)	1,720,811
Benefits paid—Ontario (net)	11,551
Benefits paid—Canada (net)	32,437
Total benefits paid (net)	1,235,137

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*See note on page 1.

WOMAN'S BENEFIT ASSOCIATION*

Head Office, Port Huron, Mich.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.
Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$52,294,760
Ontario insurance in force (gross)	406,153
Total insurance in force (gross)	121,893,180

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 12,356
Premiums—Canada (net)	58,833
Premiums—Total (net)	2,787,115
Benefits paid—Ontario (net)	10,481
Benefits paid—Canada (net)	40,263
Total benefits paid (net)	2,432,271

WORKERS BENEVOLENT ASSOCIATION OF CANADA*

Head Office, Winnipeg, Man.

Officers.—President, N. Hrynchyshyn; 1st Vice-President, J. Tymochek; 2nd Vice-President, H. Harasymyk; Secretary, G. Krenz; Treasurer, B. Seychuk; Actuary, John Turnbull.

Executive Board.—B. Chop, R. Nazarkewich, N. Parchomchuk, A. Radomsky, J. Wilchovy, W. Hluchaniuk, P. Hnydiuk, A. Semenoff.

Assets	$ 305,462
Ontario insurance in force (gross)	807,250
Total insurance in force (gross)	2,087,300

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$28,952
Premiums—Canada (net)	73,384
Premiums—Total (net)	73,384
Benefits—paid Ontario (net)	8,484
Benefits paid—Canada (net)	25,063
Total benefits paid (net)	25,063

THE WORKMEN'S CIRCLE*

Head Office, New York, N.Y.

Manager or Chief Executive Officer in Canada.—Michael Rubinstein, Montreal.

Assets	$ 9,543,552
Ontario insurance in force (gross)	87,100
Total insurance in force (gross)	15,732,000

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 6,388
Premiums—Canada (net)	12,796
Premiums—Total (net)	1,013,590
Benefits paid—Ontario (net)	3,384
Benefits paid—Canada (net)	6,712
Total benefits paid (net)	566,834

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*See note on page 1.

(E)

MUTUAL BENEFIT SOCIETIES

(E)

THE GRAND LODGE OF ONTARIO, INDEPENDENT ORDER OF ODD FELLOWS

HEAD OFFICE, 229 COLLEGE ST., TORONTO

Organized.—July 27, 1855. *Incorporated in Ontario.*—November 19, 1874.

Executive Officers of the Society (as at September 30, 1945).—Grand Master, W. J. Mark, Hanover; Deputy Grand Master, Wilfred R. Dean, Thornhill; Grand Warden, J. W. McCarthy, St. Catharines; Grand Secretary, Wm. Brooks, 229 College St., Toronto; Grand Treasurer, N. J. M. Lockhart, St. Catharines.

Statement for the Year Ended September 30, 1945

To which are appended statements of the Auxiliary Bodies lettered below as (A), (B), (C) and (D).

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at September 30, 1945, was 32,689.

The number of deaths in the Society in 1945 was 844.

The amount of funeral benefits paid in 1945 in respect of deceased members was $27,987.96

Total amount of funeral benefits paid in respect of deceased wives, $785.18.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1945 was 1,641.

The amount of benefits paid in 1945 in respect of sick members was $47,786.48.

The number of weeks' sickness experienced in 1945 was 14,470. Amount paid for medical attendance and nursing during 1945, $8,231.13.

III. Assets

		GRAND BODY	SUBORDINATE BODIES
Amount of real estate		$ 27,585.61	$1,496,425.89
Cash value of mortgages		49,125.00	.....
Amount of securities		486,025.61	1,298,299.47
Cash in hands of Grand Secretary and in banks		100.00	165,162.89
Amount of cash in Dominion Bank		3,575.64	.....
Amount of cash in Bank of Toronto		3,313.06	
Cash in Canada Permanent Mortgage Company		35,456.71	
All other assets		25,837.92	
Assets not admitted:			
Grand Lodge	$ 44,368.59		
Subordinate Lodges	555,281.32		
TOTAL ASSETS		$631,019.55	$2,959,888.25

IV. Liabilities

	GRAND BODY	SUBORDINATE BODIES
Sick benefits, funeral benefits, all other liabilities	$ 369.23	$ 53,602.87

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1945, and those of the Grand Lodge in December, 1945.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Cash balance (Grand Lodge) from 1944 (not extended), $33,314.99.

VI. Cash Receipts

		GRAND LODGE	SUBORDINATE BODIES
Cash received during 1945 from:			
Initiation fees, etc.		$	$ 36,273.71
Dues		.....	168,822.33
Per capita tax and levies		47,037.70	.....
Fines		.....	.....
Supplies sold		9,501.15	.....
Interest, dividends and rent		20,383.60	207,992.21
Premiums for guarantee		34.50	.....
All other sources		24,792.75	62,640.16
Cash received from sold or matured investments (not extended):			
Grand Lodge	$ 36,075.00		
Subordinate Lodges	109,542.53		
TOTAL RECEIPTS		$101,749.70	$475,728.41

VII. Cash Expenditure

(a) Expenses of Management	GRAND LODGE	SUBORDINATE BODIES
Cash paid during 1945 for:		
Commission and organization expenses	$	$
Per capita tax		
Expenses of annual meeting	8,304.65	
Registration fee	10.00	
Rents, etc	1,500.00	
Supplies bought	7,656.10	
Travelling expenses and appropriations to officers	1,726.41	
Salaries, officers' and auditors' fees	7,372.97	
Printing, stationery and advertising	299.09	
Postage and express	771.07	
Law costs	200.00	
Investigation of claims		
Other management expense (detailed in memo)	11,671.28	276,452.90
TOTALS	$ 39,511.57	$276,452.90

(b) Miscellaneous Expenditure

Benefits to widows and orphans	$	$ 26,429.63
Funeral benefits		28,773.14
Sick benefits		47,786.48
Medical attendance and nursing		8,231.13
Gratuities—special relief		7,230.59
All other	44,289.86	31,452.78
For investments—Subordinate Lodges, $152,200.74 Grand Lodge, $44,892.85.		
GRAND TOTALS	$ 83,801.43	$426,356.65

(A) ABSTRACT FROM THE RETURNS OF THE REBEKAH LODGES TO THE GRAND LODGE OF ONTARIO

	MALES	FEMALES	TOTALS
Number of members, September 30, 1944	1,927	17,150	19,077
Admitted during 1945	156	1,607	1,763
Totals	2,083	18,757	20,840
Deduct (withdrawn or cancelled)	104	582	686
MEMBERSHIP, SEPTEMBER 30, 1945	1,979	18,175	20,154

Receipts

Dues	$ 42,241.56
Admissions	7,763.25
Rents, etc	958.25
Miscellaneous	60,854.13
TOTAL	$111,817.19

Expenditure for Relief Only

Relief of members	$ 2,074.93
Relief of widowed families	438.43
I.O.O.F. Home	278.40
Home tax	1,792.30
Special relief	5,550.85
Contributed for war purposes	7,847.29
Contributed for sailors' rest home	
TOTAL	$ 17,982.20

Miscellaneous

Expenses, lodges	$ 66,825.17
Invested in Government Bonds	29,164.64
Cash in lodge funds	54,004.23
Expense of Assembly	17,316.32
Cash in Assembly funds	1,986.22
Invested funds of Assembly	6,900.00
Invested in regalia, etc	54,756.83
Number of lodges	

(B) THE FOLLOWING SUMMARY FROM THE RETURNS OF THE GRAND ENCAMPMENT SHOWS THE MEMBERSHIP AND STANDING AT SEPTEMBER 30, 1945

Number of members as from last report	3,588
Initiated during the year ending September 30, 1945	289
Admitted by card during the year ending September 30, 1945	16
Reinstated during the year ending September 30, 1945	54
Total	3,947

Deductions:		
Withdrawn by card	10	
Suspended by non-payment of dues	53	
Suspended from Subordinate Lodges	20	
Deceased	75	158
NET MEMBERSHIP, SEPTEMBER 30, 1945		3,789

Number of patriarchs relieved in 1945	93
Number of weeks for which benefits were paid	706

Amount paid for burying the dead in 1945	$ 485.30
Amount paid for relief of patriarchs (sick benefits)	1,317.08
Amount paid for special relief in 1945	427.31
Relief of widowed families	....
TOTAL AMOUNT OF RELIEF PAID	$ 2,229.69

Receipts from all sources	$ 15,771.39
Working expenses of Subordinate Encampments	13,391.39
Cash assets	$ 10,920.94
Invested in mortgages and securities	50,966.58
Invested in buildings and lands	2,792.43
Invested in furniture and regalia	14,467.72
All other assets	3,778.19
TOTAL FUNDS OF SUBORDINATE ENCAMPMENTS, SEPTEMBER 30, 1945	$ 82,925.86
Less liabilities	2,101.03
	$ 80,824.83

(C) THE ODD FELLOWS' FUNERAL AID ASSOCIATION OF THE COUNTIES OF LINCOLN AND WELLAND

Number of members who died in 1945	7
Number of members, September 30, 1945	565

Amount of cash received during the year 1945	$ 1,752.76
Amount of expenses in management in 1945	368.72
Amount paid funeral claims	1,750.00
Amount on hand, September 30, 1945	338.58

(D) DEPARTMENT OF ONTARIO, P.M. I.O.O.F.

Number of cantons	21		
Number of members, last report		556	
Mustered during year		147	
Admitted on honourable discharge papers		3	
Reinstated		11	
Total			717
From which deduct:			
Withdrawn by honourable discharge papers		6	
Deceased		8	
Suspended during year		5	
Transferred		1	20
TOTAL MEMBERSHIP, SEPTEMBER 30, 1945			697
NET INCREASE FOR THE YEAR			141

Assets

Cash balance on hand, last report	$ 320.81	
Receipts from grants and per capita taxes	502.45	
Receipts from badges, jewels, etc.	1,750.70	
Receipts from commissions and supplies	407.08	
TOTAL ASSETS		$ 2,981.04

Disbursements

Department sundries	$ 1,237.67	
Badges and jewels	685.85	
S.G.L. supplies	878.84	
TOTAL		2,802.36
CASH BALANCE, SEPTEMBER 30, 1945		$ 178.68

Short Name of Society	Assets						Liabilities		
	Real Estate	Mortgages on Real Estate	Bonds Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Employees' Mut. Ben. Society				3.49		3.49		10.00	10.00
Ali for One Mut. Ben. Society	5,188.96		1,200.00	2,355.36		8,744.32	600.00		600.00
Aristocrat Mut. Ben. Society				262.69		262.69			
Army and Navy Veterans' Society, Hamilton	10,000.00		3,000.00	1,672.75		14,672.75			
Army and Navy Veterans' Society, Toronto			5,055.03	315.80	49.57	5,420.40			
Beaver Sick and Funeral Ben. Club				282.53		282.53			
Beizetchiner Benei Yankov Mut. Ben. Society	807.50		1,640.00	364.11	79.00	2,890.61			
Bled Mut. Ben. Society			6,000.00	9,435.31		15,435.31	200.00		200.00
Border Cities Italian Club Mut. Ben. Society			2,700.00	551.26	15.25	3,266.51			
Brantford Coach and Body Ltd. Mut. Ben. Society			700.00	427.15		1,127.15	169.75		169.75
Brantford Hungarian Mut. Ben. Society	4,010.90		4,900.00	4,141.30		13,052.20			
Brantford Polish Mut. Ben. and Friendly Society			3,600.00	2,580.35		6,180.35			
Brown Brothers Ltd. Empl. Mut. Ben. Society				133.46		133.46			
Brunner Mond Mut. Ben. Society			10,225.00	410.27	65.52	10,700.70			
Canada Cycle and Motor Co. Ltd. Empl. Mut. Ben. Society				2,020.20		2,020.20			
Canada Foils Workmen's Mut. Ben. Society				812.34		812.34			
Canada Packers Mut. Ben. Association			2,993.75	3,311.79		6,305.54		468.09	468.09
Canadian Acme Screw and Gear Empl. Mut. Ben. Society				6,847.20		6,847.20			
Canadian Allis-Chalmers Ltd. Empl. Mut. Ben. Society				2,147.05		2,147.05			
Canadian Gen. Elec. (Ward St. Works Div.) Empl. Mut. Ben. Soc.				5,111.13		5,111.13			
Canadian Hebrew Benevolent Society	2,500.00		7,980.00	3,203.61		13,683.61	50.00		50.00
Canadian National Expressmen's Mut. Ben. Assen.			9,000.00	2,659.70	497.08	12,156.78			
Canadian Order of Rechabites		16,336.18	33,000.00	1,407.12		50,743.30			
Canadian Pacific Expressmen's Sick Ben. Assen.			3,000.00	1,091.14	6.25	4,097.39			
Cheerio Mut. Ben. Society of Windsor			2,000.00	743.68		2,743.68			
Cockshutt Plow Co. Relief Assen.			6,000.00	2,437.54		8,437.54			
Conference Mut. Ben. Society				807.64		807.64			
Consumers' Gas Company's Empl. Mut. Ben. Society				1,621.34		1,621.34			
Czenstochower Aid Society	2,000.00		15,300.00	1,311.56	36.00	18,647.56	300.00	775.55	1,075.55
Daughters of England Benevolent Society		1,414.07	69,166.84	32,296.22		102,877.13			
Dominion Forge and Stamping Co. Empl. Mut. Ben. Assen.				4,395.01		4,395.01	70.00		70.00
Driltzer Young Men's Mut. Ben. Society	450.00		1,490.00	934.23		2,874.23			
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society				1,181.27		1,181.27			
Evening Telegram Empl. Ben. Society				523.70		523.70			
Foresters, Ancient Order of, Subsid. High Court	6,350.00	82,782.15	362,497.14	16,606.68	5,468.51	473,704.48	1,916.37	1,478.80	3,395.17
Frost and Wood Mut. Ben. Society				1,010.97		1,010.97	607.00	155.00	762.00
Globe Printing Co. Empl. Ben. Society			1,041.95	465.57		1,507.52			
Goodwill Mut. Ben. Society			1,396.25	358.92		1,755.17			
Grand Order of Israel Ben. Society	4,500.00		7,400.00	2,099.55		13,999.55	50.00	500.00	550.00
Gutta Percha & Rubber Manfg. Co. Ltd. Mut. Ben. Society			1,000.00	647.34		1,647.34			
Hamilton St. Stanislaus Mut. Ben. Society			3,000.00	880.87		3,880.87			
Hebrew Friendly Society of Toronto	1,500.00		1,500.00	314.16		3,314.16			
Hebrew Sick Benefit Society	1,425.00		5,000.00	595.79		7,020.79			
Hibernians, Ancient Order of			15,000.00	6,739.94		21,739.94	225.00		225.00
Imperial Varnish and Color Co. Sick Ben. Society				250.41		250.41			

Independent Mut. Ben. Federation			28,992.50	15,492.54		44,485.04	2,184.38	5.20	2,189.58
Italian Brotherly Mut. Ben. Society			3,000.00	1,095.19		4,095.19			
Italian Ladies' Mut. Ben. Society of Hamilton				1,153.37		1,153.37			
Italian Mut. Ben. Society of Port Arthur	9,419.54		2,300.00	426.41		12,145.95			
Italian Mut. Ben. Society of Pt. Colborne and Humberstone			1,700.00	2,618.54		4,318.54			
Italo-Canadese Benevolent Society				1,612.83		1,612.83			
Iwansker Mut. Ben. Society	2,380.26		3,000.00	217.84		5,598.10		627.50	627.50
Judean Benevolent and Friendly Society	3,475.00		14,685.00	2,597.92		20,757.92		303.50	303.50
Kieltzer Sick Ben. Society of Toronto	2,748.25		8,512.96	1,723.77		12,984.98		181.28	181.28
Knights of Malta of Canada, Ancient and Illustrious Order of			6,173.06	3,670.96		9,844.02			
Knights of Pythias, Grand Lodge of Ontario	1,400.00	242.27	65,689.31	6,927.65		74,259.23		274.90	274.90
Lagover Mut. Ben. Society	1,230.00		4,700.00	22.58		5,952.58		150.00	150.00
Leaside Mut. Aid Society				108.00		108.00			
Linitzer Sick Ben. Society	5,000.00		11,000.00	481.63		16,481.63			
Loyal Orange Young Briton Lodge No. 33			300.00	370.25		670.25			
Loyal Order of Moose of Ontario	7,224.49	1,110.00	72,334.67	20,268.09	30.00	100,967.25		1,532.66	1,532.66
Loyal True Blue Assen.			1,000.00	2,142.36		3,142.36			
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Asscn.			6,000.00	2,311.08		8,311.08			
Maple Leaf Aerie (Eagles) Mut. Ben. Society			3,800.00	385.46	30.30	4,215.76	31.00	8.00	39.00
Massey Harris Co. Verity Works Sick and Funeral Ben. Assen.			8,100.00	2,335.21		10,435.21			
Massey Harris Co. (Brantford) Empl. Ben. Assen.			5,500.00	3,741.79		9,241.79			
Massey Harris (Toronto) Mut. Ben. Society			3,000.00	1,660.33		4,660.33			
Mentor Mut. Ben. Society				399.24		399.24			
Mozirer Sick Ben. Society	9,075.00		10,250.00	1,811.26		21,136.26	50.00		50.00
Mutual Ben. Soc. of Alumnae Assen., Victoria Hosp. School of Nurs.			1,853.70	2,392.92		4,246.62			
Mutual Masonic Compact of St. Catharines				354.49		354.49			
National Cash Register Co. Empl. Ben. Society			2,750.00	450.31		3,200.31			
National Slovak Mut. Ben. Society			22,950.00	22,390.82		45,340.82	500.00		500.00
Order of Sons of Italy Mut. Ben. Society		2,000.00	9,000.00	9,707.95		20,707.95			
Ostrowetz Independent Mut. Ben. Society	1,400.00		7,500.00	1,251.64		10,151.64			
Ottawa Hebrew Ben. Society			2,500.00	396.18		2,896.18		17.50	17.50
Ozrower Mut. Ben. Society	1,679.90		1,200.00	244.83		3,124.73		160.18	160.18
Pilsudski Polish Mut. Ben. Society, Fort William	5,000.00		440.00	2,885.45		8,325.45			
Polish Alliance Friendly Society of Canada	6,045.86		4,993.75	4,639.48		15,679.09	200.00		200.00
Polish National Union of Canada Mut. Ben. Society	28,706.00		700.00	6,102.67		35,508.67		9,445.00	9,445.00
Postal Ben. Assen. of Toronto			1,000.00	754.93		1,754.93			
Pride of Israel Sick Ben. Society			42,000.00	7,281.12		49,281.12	1,150.00	1,227.36	2,377.36
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	3,000.00	93,200.9	89,964.97	16,679.07		202,844.95			
Radomer Mut. Ben. Society	10,948.20		4,100.00	245.80		15,294.00			
Rani Ghar Grotto Mut. Ben. Society			2,000.00	1,028.78	25.00	3,053.78			
Wm. Rogers Manfg. Co. Welfare Society				1,208.31		1,208.31			
St. Boniface Sick Ben. Society			2,800.00	499.21		3,299.21			
St. David's Mut. Ben. Society			800.00	601.60		1,401.60	35.00		35.00
St. Joseph's Aid Society of Formosa			2,700.00	148.22		2,848.22	1.00		1.00
Slingsby Manfg. Co. Ltd. Empl. Mut. Ben. Assen.			1,487.50	3,870.28		5,357.78			
Societa Figli d'Italia D.M.S. St. Antonia d'Ottawa		3,400.00	4,500.00	2,175.25		10,075.25			
Societa Italiana D.M.S. Guglielmo Marconi	16,100.00		12,500.00	3,371.32		31,971.32			
Societa D.M.S. Recalmutese, Hamilton			1,500.00	1,832.73		3,332.73			
Societa D.M.S. Trinacria, Toronto				2,202.37		2,202.37			
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society			11,067.50	6,342.40		17,409.90			
Sons and Daughters of Ireland Protestant Assen.			26,848.91	5,084.14		31,933.05			
Sons of Abraham Mut. Ben. Society	2,178.50		2,000.00	179.80		4,358.30	50.00	155.70	205.70
Sons of David Mut. Ben. Society			2,500.00	1,758.21		4,258.21		180.68	180.68
Sons of Jacob Benevolent Society	2,100.00		27,500.00	2,395.87	198.25	32,194.12	248.35	978.63	1,226.98
Star of Italy Mut. Aid and Benevolent Society	5,700.00			1,474.68		7,174.68		470.00	470.00
Star Mut. Ben. Society				1,893.86		1,893.86			
Toronto Civic Empl. Benevolent Assen.			9,000.00	584.85		9,584.85			
Toronto Hebrew Benevolent Society	5,000.00		10,800.00	2,784.75	300.00	18,884.75	437.50	452.80	890.30

SHORT NAME OF SOCIETY	ASSETS						LIABILITIES		
	REAL ESTATE	MORTGAGES ON REAL ESTATE	BONDS, DEBENTURES AND OTHER SECURITIES	CASH ON HAND AND IN BANK	ALL OTHER	TOTAL	CLAIMS UNPAID	ALL OTHER	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Hydro-Electric System Empl. Mut. Ben. Society			2,000.00	546.87	11.25	2,558.12			
Toronto Independent Benevolent Assen.	2,839.05		8,500.00	1,203.35		12,542.40			
Toronto Musical Protective Assen.	28,000.00		118,500.00	11,942.97		158,442.97		1,445.34	1,445.34
Transfo Mut. Ben. Society				283.36		283.36			
Transportation Club of Toronto			12,998.75	1,092.03	28.75	14,119.53			
Ukrainian National Mut. Ben. Assen. of Ft. William	5,000.00		7,600.00	1,029.60		13,629.60			
Ulga Mut. Ben. Society			1,000.00	1,432.86		2,432.86			
Union of Ukrainian Brotherhoods			12,531.25	7,888.97		20,420.22	150.00		150.00
United Jewish People's Order Mut. Ben. Society	814.00		18,000.00	5,136.16	572.47	24,532.63	250.00	271.00	521.00
Vitese Mut. Ben. Society				2,764.29		2,764.29			
Warsaw Lodzer Mut. Ben. Assen.	2,309.00		1,996.25	88.97		4,394.22		75.15	75.15
Watson Manfg. Co. Mut. Ben. Society				533.56		533.56			
York Township Civic Mut. Ben. Society			200.00	429.94		629.94			
Young Men's Hebrew Assen.	4,535.76		15,500.00	1,651.97		21,687.73	250.00	1,326.03	1,576.03
Zion Benevolent Society	5,000.00		10,080.00	O/D *23.86*		15,056.14		550.00	550.00
TOTALS	217,041.17	200,485.58	1,364,686.04	352,559.13	7,413.20	2,142,185.12	10,028.35	26,255.85	36,284.20

Short Name of Society	EXPERIENCE					INCOME				
	Number Reported at Dec. 31, 1945	Number of Members Who Died During 1945 (*Members Wives)	Number of Members Sick During 1945	Number of Weeks' Sickness During 1945	Number of Weeks Hospitalization During 1945	Assessments, Dues and Fees	Interest	All Other	Total	Received from Investments
						$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Employees' Mut. Ben. Society	63		2	3				10.00	10.00	
All for One Mut. Ben. Society	180	*1 4	17	45		1,906.80		1,131.13	3,037.93	
Aristoerat Mut. Ben. Society	72		38	52		498.90	.52		499.42	
Army and Navy Veterans' Society, Hamilton	192	2				1,149.55	41.48	2,482.48	3,673.51	
Army and Navy Veterans' Society, Toronto	245	2				351.95	172.00	152.04	675.99	
Beaver Sick and Funeral Ben. Club	149	5	28	172		1,322.34		112.00	1,434.34	
Beizetchiner Benei Yankov Mut. Ben. Society	57	2	4	16		803.28		381.65	1,184.93	
Bled Mut. Ben. Society	794	2	276	992		13,876.71	168.48	55.85	14,101.04	
Border Cities Italian Mut. Ben. Society	221		44	135		1,905.00	83.41		1,988.41	
Brantford Coach and Body Ltd. Mut. Ben. Society	548	4	126	625		6,419.35	37.24	729.25	7,185.84	
Brantford Hungarian Mut. Ben. Society	384	3	98	348		4,686.77	196.43	37.05	4,920.25	1,000.00
Brantford Polish and Friendly Society	603	3	268	293		3,946.67	123.54		4,070.21	
Brown Brothers Ltd. Empl. Mut. Ben. Society	36		8	70		196.50	5.17	200.00	401.67	100.00
Brunner Mond Mut. Ben. Society	388	1	70	336		2,146.00	370.07	2,261.00	4,777.07	9,200.00
Canada Cycle and Motor Co. Ltd. Empl. Mut. Ben. Society	576	1	112	348	17	5,242.00	4.84		5,246.84	
Canada Foils Workmen's Mut. Ben. Society	219	1	77	181		942.50		914.10	1,856.60	
Canada Packers Mut. Ben. Assen.	2,765	7		2,049		25,000.60	15.00		25,015.60	
Canadian Acme Screw and Gear Empl. Mut. Ben. Society	1,300	8	1,150	1,143		10,807.00	82.19	3,253.00	14,142.19	
Canadian Allis-Chalmers Ltd. Empl. Mut. Ben. Society	1,490	14	387	1,307	114	20,721.85	10.08	99.57	20,831.50	
Canadian Gen. Elec. (Ward St. Wks. Div.) Empl. Mut. Ben. Soc	736		185	634	79	8,650.50			8,650.50	
Canadian Hebrew Benevolent Society	174		18	86	20	4,088.02	234.68	1,440.07	5,762.77	
Canadian National Expressmen's Mut. Ben. Assen.	1,201	18	186	856		10,667.75	480.11		11,147.86	
Canadian Order of Rechabites	427	2	46	455		2,192.17	2,342.32	215.51	4,750.00	16,236.04
Canadian Pacific Expressmen's Sick Ben. Assen.	1,787	24	382	1,777		14,726.50	111.16	48.75	14,886.41	1,500.00
Cheerio Mut. Ben. Society of Windsor	323	5	26	178	21	3,383.00	53.00		3,436.00	
Cockshutt Plow Co. Relief Assen.	2,146	8	348	1,637	303	15,606.50	315.58	10,763.00	26,685.08	987.50
Conference Mut. Ben. Society	428	10				3,172.00	12.85		3,184.85	
Consumers' Gas Company's Empl. Mut. Ben. Society	516	6	10	73		2,411.99			2,411.99	
Czenstochower Aid Society	265	*1 1	14	77	32	5,097.10	354.04	1,001.70	6,452.84	
Daughters of England Benevolent Society	4,955	38	335	1,683		27,240.63	2,259.37	3,240.18	32,740.18	1,921.63
Dominion Forge and Stamping Co. Empl. Mut. Ben. Assen.	336	1	84	252		5,630.10	24.20	24.67	5,678.97	
Driltzer Young Men's Mut. Ben. Society	77		6	10	1	1,021.25	51.50	1,396.60	2,469.35	300.00
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	1,100	8	428	714	84	9,198.02	33.04	51.25	9,282.31	1,500.00
Evening Telegram Empl. Ben. Society	212	2	50	183		1,277.00	7.72	12.00	1,296.72	
Foresters, Ancient Order of, Subsid. High Court	4,362	*19 142				24,053.75	15,463.76	6,949.39	46,466.90	70,615.31
Frost and Wood Mut. Ben. Society	880	6	188	810		4,019.10		4,019.10	8,038.20	
Globe Printing Co. Empl. Ben. Society	211	2	31	119		1,323.00	30.00		1,353.00	
Goodwill Mut. Ben. Society	462		82	322		3,146.58	43.56		3,190.14	
Grand Order of Israel Ben. Society	331	3	21	107		3,991.19	177.00	2,788.04	6,956.23	
Gutta Percha & Rubber Manfg. Co. Ltd. Mut. Ben. Society	1,163	5	149	574		4,105.25	32.26		4,137.51	
Hamilton St. Stanislaus Mut. Ben. Society	142		14	78		809.00	78.26	11.00	898.26	
Hebrew Friendly Society of Toront	38	2	8	30	4	728.75	26.25	25.00	780.00	
Hebrew Sick Ben. Society	100	*1 2	10	55	7	2,437.97	100.00	811.00	3,348.97	

Short Name of Society	EXPERIENCE						INCOME				
	Number Reported at Dec. 31, 1945	Number of Members Who Died During 1945 (*Members Wives)		Number of Members Sick During 1945	Number of Weeks' Sickness During 1945	Number of Weeks' Hospitalization During 1945	Assessments, Dues and Fees	Interest	All Other	Total	Received from Investments
							$ c.	$ c.	$ c.	$ c.	$ c.
Hibernians, Ancient Order of	75		6	1	8		1,246.00	489.65		1,735.65	
Imperial Varnish and Color Co. Sick Ben. Society	138		1	28	98		530.90	2.77		533.67	
Independent Mut. Ben. Federation	6,021		17	606	2,515		41,687.57	859.89	2,169.84	44,657.30	5,200.00
Italian Brotherly Mut. Ben. Society	135			32	144		1,622.00	47.02	6.40	1,675.42	....
Italian Ladies' Mut. Ben. Society of Hamilton	105		1				597.30	6.22	...	603.52	....
Italian Mut. Ben. Society of Port Arthur	105		2				1,250.75	43.38	2,916.41	4,210.54	....
Italian Mut. Ben. Society of Pt. Colborne and Humberstone	45			10	54		671.25	100.90	221.87	994.02	1,000.00
Italo Canadese Benevolent Society	125	*3	4	21	149		2,206.50	5.40	619.00	2,830.90	....
Iwansker Mut. Ben. Society	94			5	31	2	1,513.31	94.25	532.50	2,140.06	100.00
Judean Benevolent and Friendly Society	326	*3	1	33	186	39	4,901.48	155.21	643.12	5,999.81	....
Kieltzer Sick Ben. Society of Toronto	186		1	20	100	15	5,595.92	231.91	545.50	6,373.33	....
Knights of Malta of Canada, Ancient and Illustrious Order of	243		1	12	53		2,294.27	197.48	619.45	3,111.20	
Knights of Pythias, Grand Lodge of Ontario	1,827		38	93	697		15,880.56	2,230.01	4,242.98	22,353.55	4,455.01
Lagover Mut. Ben. Society	104			6	26	1	1,826.48	91.87	1,321.90	3,240.25	2,000.00
Leaside Mut. Aid Society	108			27	67		621.80	.06		621.86	....
Linitzer Sick Ben. Society	237	*2	1	30	145	14	6,177.33	437.61	774.20	7,689.14	2,000.00
Loyal Orange Young Briton Lodge No. 33	70						34.28	10.77		45.05	....
Loyal Order of Moose of Ontario	4,703		39	439	2,402	166	52,474.72	2,184.06	26,272.28	80,931.06	8,453.35
Loyal True Blue Asscn.	4,935		78				2,886.44	50.00	840.11	3,776.55	
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Assen.	240		1	106	147	15	1,918.88	195.49	1,591.43	3,705.80	
Maple Leaf Aerie (Eagles) Mut. Ben. Society	631			27	102		2,503.35	66.50		2,569.85	
Massey Harris Co. Verity Works Sick and Funeral Ben. Assen.	1,040	*4	7	222	750	96	5,952.50	242.06	2,206.50	8,401.06	
Massey Harris Co. (Brantford) Empl. Ben. Assen.	1,053	*4	5	101	390	73	6,638.75	202.14	1,361.50	8,202.39	
Massey Harris (Toronto) Mut. Ben. Society	2,950	*7	19	882	2,912		11,453.01	60.00	7,600.00	19,113.01	
Mentor Mut. Ben. Society	374		8				2,487.00	6.03		2,493.03	
Mozirer Sick Ben. Society	157		5	5	28	2	4,271.15	482.29	1,518.34	6,271.78	
Mut. Ben. Soc. of Alumnae Assen., Victoria Hosp. School of Nur	40			3	12		200.00	62.44	141.75	404.19	
Mutual Mason Compact of St. Catharines	265		6				569.00	5.94		574.94	
National Cash Register Co. Empl. Ben. Society	241		3	29	98		1,477.70	45.00	462.00	1,984.70	
National Slovak Mut. Ben. Society	1,808		4	253	745		14,456.32	490.23	7,465.67	22,412.22	
Order of Sons of Italy Mut. Ben. Society	485		1	11	55		2,600.70	747.83		3,348.53	
Ostrowetz Independent Mut. Ben. Society	118			7	38	8	2,630.10	268.51		2,898.61	
Ottawa Hebrew Ben. Society	235		2	2	12		1,005.50	22.50		1,028.00	
Ozrower Mut. Ben. Society	66			4	17	1	1,063.50	25.00	260.80	1,349.30	
Pilsudski Polish Mut. Ben. Society, Fort William	98			6	63		454.40	....	5,027.27	5,481.67	
Polish Alliance Friendly Society of Canada	1,593		11	218	770		9,666.88	57.24	2,542.92	12,267.04	
Polish National Union of Canada Mut. Ben. Society	470			56	186		3,681.37	24.78	24,905.03	28,611.18	
Postal Ben. Assen. of Toronto	197		5				465.00	10.49		475.49	
Pride of Israel Sick Ben. Society	594	*5	8	44	263	79	10,875.41	1,390.90	7,692.37	19,958.68	41,000.00
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fel's	1,730	*7	13	301	2,294	109	26,524.09	8,175.37	6,743.11	41,442.57	22,055.79
Radomer Mut. Ben. Society	167			5	16	2	2,326.85	3.33	2,886.41	5,216.59	
Rani Ghar Grotto Mut. Ben. Society	350		12				1,467.60	12.21		1,479.81	

Wm. Rogers Manfg. Co. Welfare Society	202		2	94	211		1,365.25	3.26	341.31	1,709.82	
St. Boniface Sick Ben. Society	201		4	28	127		849.00	107.91	12.20	969.11	
St. David's Mut. Ben. Society	80		1	14	57		697.45	27.51		724.96	
St. Joseph's Aid Society of Formosa	121		2	8	66		613.00	80.11		693.11	
Slingsby Manfg. Co. Ltd. Empl. Mut. Ben. Assen.	691		3	128	411	44	5,079.54	72.39	86.00	5,237.93	
Societa Figli d'Italia D.M.S. St. Antonia d'Ottawa	120		4	17	70		976.61	399.03		1,375.64	2,775.00
Societa Italiana D.M.S. Guglielmo Marconi	407		3	48	247		5,025.50	192.38	3,864.68	9,082.56	
Societa D.M.S. Recalmutese, Hamilton	82			8	32		777.00	54.14	1.25	832.39	
Societa D.M.S. Trinacria, Toronto	100		1	10	90		970.00	36.45		1,006.45	
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society.	691			85	441		5,802.18	351.22	67.55	6,220.95	
Sons and Daughters of Ireland Protestant Assen.	1,076		4				2,684.74	701.36	3,443.40	6,829.56	4,000.00
Sons of Abraham Mut. Ben. Society	74		1	9	53	7	1,421.00	9.75	853.91	2,284.66	300.00
Sons of David Mut. Ben. Society	138			8	59		1,578.78	75.00	1,389.44	3,043.22	
Sons of Jacob Benevolent Society	337	*3	3	17	96	11	4,684.84	1,099.80	4,878.95	10,663.59	25,300.00
Star of Italy Mut. Aid and Benevolent Society	118	*1		14	100		1,207.20	6.91	335.50	1,549.61	
Star Mut. Ben. Society	398			59	303		3,824.30	22.96		3,847.26	
Toronto Civic Empl. Benevolent Assen.	148		7	18	92		1,284.55	298.59		1,583.14	500.00
Toronto Hebrew Benevolent Society	251	*4	3	14	62	22	5,460.25	248.12	1,422.36	7,130.73	975.33
Toronto Hydro-Electric System Empl. Mut. Ben. Society	558		12	11	65		3,232.50	43.58		3,276.08	
Toronto Independent Benevolent Assen.	169		3	11	67	5	1,138.51	211.88	1,278.59	5,628.98	3,500.00
Toronto Musical Protective Assen.	1,658		12	31	202		22,941.98	3,032.82	13,838.13	39,812.93	
Transfo Mut. Ben. Society	171			89	146		933.55			933.55	
Transportation Club of Toronto	432		8				2,390.60	381.91	594.50	3,366.41	1,000.00
Ukrainian National Mut. Ben. Assen. of Ft. William	208	*1		25	174		1,526.25	203.83	1,768.00	3,498.08	
Ulga Mut. Ben. Society	116			21	74		905.20	67.85	6.50	979.55	
Union of Ukrainian Brotherhoods	473	*1	1	38	185		3,351.05	414.04	.50	3,765.59	400.00
United Jewish People's Order Mut. Ben. Society	2,450	*1	4	90	414	75	24,044.22	949.41	11,682.60	36,676.23	8,400.00
Vitese Mut. Ben. Society	370	*1	3				1,193.03	12.56		1,205.59	
Warsaw Lodzer Mut. Ben. Assc.	77		2	[illegible]	34		1,177.10	25.00	441.75	1,643.85	
Watson Manfg. Co. Mut. Ben. Society	194		8	42	168		553.50	6.16		559.66	
York Township Civic Mut. Ben. Society	128		3				140.60	2.07		142.67	
Young Men's Hebrew Assen.	191		3	18	70	19	4,538.70	475.76	1,698.14	6,712.60	
Zion Benevolent Society	140		3	12	67	24	2,565.45	390.37	1,216.45	4,172.27	1,700.00
TOTALS	79,714	*69	750	9,947	38,539	1,417	637,841.64	53,679.98	207,908.81	899,430.43	234,474.66

Short Name of Society	EXPENDITURE Expenses of Management	Amount Paid for Funeral Benefits During 1945	Amount Paid for Sick Benefits During 1945	Amount Paid for Hospitalization During 1945	Amount Paid for Medical Attendance During 1945	Amount Paid for Special Relief During 1945	All Other	Total	Paid for Investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Employees' Mut. Ben. Society	15.00		30.40					45.40	
All for One Mut. Ben. Society	1,023.28	395.00	270.00		307.00	138.00	142.20	2,275.48	
Aristocrat Mut. Ben. Society	31.18		362.00				5.00	398.18	
Army and Navy Veterans' Society, Hamilton	1,843.36	200.00			253.13	224.29	401.00	2,891.78	
Army and Navy Veterans' Society, Toronto	365.92	101.50					335.13	802.55	
Beaver Sick and Funeral Ben. Club	129.91	415.00	743.01				138.50	1,426.42	
Beizetchiner Benei Yankov Mut. Ben. Society	615.39	50.00	96.00		169.94		187.00	1,118.33	
Bled Mut. Ben. Society	1,305.23	450.00	9,885.59		75.00			11,715.82	
Border Cities Italian Mut. Ben. Society	177.25		1,219.00		380.50			1,776.75	
Brantford Coach and Body Ltd. Mut. Ben. Society	218.25	400.00	6,567.75			25.00	705.25	7,916.25	
Brantford Hungarian Mut. Ben. Society	656.70	600.00	2,701.57					3,958.27	1,000.00
Brantford Polish and Friendly Society	412.45	500.00	2,035.00			10.00	400.00	3,357.45	500.00
Brown Brothers Ltd. Empl. Mut. Ben. Society	15.37		424.01					439.38	
Brunner Mond Mut. Ben. Society	38.00	100.00	3,352.87		2,457.61			5,948.48	7,500.00
Canada Cycle and Motor Co. Ltd. Empl. Mut. Ben. Society	221.76	30.00	2,319.59	404.00	1,260.00	77.50	226.00	4,538.85	
Canada Foils Workmen's Mut. Ben. Society		50.00	1,587.30					1,637.30	
Canada Packers Mut. Ben. Assen.	34.74	700.00	14,576.70	2,689.23	3,297.52		48.78	21,346.97	2,500.00
Canadian Acme Screw and Gear Empl. Mut. Ben. Society	637.28	750.00	9,758.00		2,381.50			13,526.78	
Canadian Allis Chalmers Ltd. Empl. Mut. Ben. Society	660.04	1,400.00	12,861.20	3,217.40	3,184.60			21,323.24	
Canadian Gen. Elec. (Ward St. Wks. Div.) Empl. Mut. Ben. Soc.	290.50		3,806.43	1,277.32	1,183.50			6,557.75	
Canadian Hebrew Benevolent Society	1,127.77	50.00	688.00	126.00	671.00	48.00	1,885.29	4,896.06	
Canadian National Expressmen's Mut. Ben. Assen.	656.46	4,000.00	5,137.36					9,793.82	
Canadian Order of Rechabites	1,495.10	240.00	1,768.49		432.96		227.73	4,164.28	
Canadian Pacific Expressmen's Sick Ben. Assen.	926.72	3,600.00	12,442.00					16,968.72	
Cheerio Mut. Ben. Society of Windsor	309.30	250.00	788.55	613.10	484.25		87.62	2,532.82	400.00
Cockshutt Plow Co. Relief Assen.	1,007.78	800.00	19,751.00	7,064.90				28,623.68	
Conference Mut. Ben. Society	327.20	2,750.00						3,077.20	
Consumers' Gas Company's Empl. Mut. Ben. Society	185.75	903.25	374.14		493.00		30.00	1,986.14	
Czenstochower Aid Society	836.32	437.00	738.00	572.50	1,142.78	60.00	1,449.59	5,236.19	500.00
Daughters of England Benevolent Society	15,983.35	1,900.00	4,322.21		8,133.98			30,339.54	3,000.00
Dominion Forge and Stamping Co. Empl. Mut. Ben. Assen.	15.00		3,028.00				2,517.19	5,560.19	
Driltzer Young Men's Mut. Ben. Society	1,979.93		80.00	5.00	394.05			2,458.98	250.00
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	471.03	800.00	6,413.25	252.96	2,115.79			10,053.03	
Evening Telegram Empl. Ben. Society	225.88	200.00	1,068.00					1,493.88	
Foresters, Ancient Order of, Subsid. High Court	17,253.09	11,460.00	10,928.10				3,303.75	42,944.94	64,914.59
Frost and Wood Mut. Ben. Society	187.64	500.00	6,896.61					7,584.25	
Globe Printing Co. Empl. Ben. Society	194.28	200.00	714.00				86.25	1,194.53	
Goodwill Mut. Ben. Society	80.00		2,775.50					2,855.50	
Grand Order of Israel Ben. Society	1,734.69	525.00	808.00		949.15		1,739.25	5,756.09	2,800.00
Gutta Percha & Rubber Manfg. Co. Ltd. Mut. Ben. Society	212.52	750.00	2,874.60				25.00	3,862.12	
Hamilton St. Stanislaus Mut. Ben. Society	210.20		497.00		19.50			726.70	
Hebrew Friendly Society of Toronto	216.21	85.00	180.00	26.00	162.91		143.10	813.22	
Hebrew Sick Ben. Society	266.72	215.75	328.00	95.40	280.14		979.25	2,165.26	

Hibernians, Ancient Order of	815.46	1,300.00	24.00		76.50		389.50	2,605.46	
Imperial Varnish and Color Co. Sick Ben. Society	51.50	15.00	505.39					571.89	
Independent Mut. Ben. Federation	10,720.30	2,454.00	16,791.44				1,212.35	31,178.09	11,000.00
Italian Brotherly Mut. Ben. Society	266.06		1,012.50		189.50		29.00	1,497.06	3,000.00
Italian Ladies' Mut. Ben. Society of Hamilton	229.31	250.00			212.45		16.06	707.82	
Italian Mut. Ben. Society of Port Arthur	3,131.83	200.00			208.50		25.00	3,565.33	800.00
Italian Mut. Ben Society of Pt. Colborne and Humberstone	136.66		511.26		88.00			735.92	1,000.00
Italo Canadese Benevolent Society	328.60	800.00	1,046.05		279.25		5.00	2,458.90	
Iwansker Mut. Ben. Society	399.33		205.30	50.00	308.43		353.00	1,316.06	670.00
Judean Benevolent and Friendly Society	1,567.57	569.00	1,100.83	822.00	989.49		471.00	5,819.89	
Kieltzer Sick Ben. Society of Toronto	767.06	385.00	846.00	329.75	1,355.58		2,081.63	5,765.02	
Knights of Malta of Canada, Ancient and Illustrious Order of	1,451.12	100.00	180.50		181.53	94.32	642.33	2,648.80	
Knights of Pythias, Grand Lodge of Ontario	13,692.35	2,130.00	2,773.64		690.90	339.97	2,579.23	22,206.09	5,750.00
Lagover Mutual Ben. Society	631.52	150.00	209.50	80.00	129.94		735.98	2,236.94	3,000.00
Leaside Mut. Aid Society	65.14		171.00					536.14	
Lanitzer Sick Ben. Society	1,659.13	300.00	1,578.00	289.00	1,174.43	322.00	1,784.50	7,107.06	1,500.00
Loyal Orange Young Briton Lodge No. 33	27.60							27.60	
Loyal Order of Moose of Ontario	46,872.32	5,250.00	18,195.00	1,660.00	1,084.50			73,061.82	18,478.93
Loyal True Blue Assen.	2,243.59	1,500.00					3.13	3,746.72	
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Assen.	31.09	250.00	3,408.03	363.00				1,052.12	
Maple Leaf Aerie (Eagles) Mut. Ben. Society	60.81		718.00					778.81	1,700.00
Massey Harris Co. Verity Works Sick and Funeral Ben. Assen.	390.35	900.00	4,505.31	1,923.05				7,718.71	1,500.00
Massey Harris Co. (Brantford) Empl. Ben. Assen.	346.10	700.00	3,392.00	1,935.28			59.25	6,432.63	1,000.00
Massey Harris (Toronto) Mut. Ben Society	1,378.37	3,300.00	14,671.50					19,349.87	
Mentor Mut. Ben. Society	291.10	2,250.00						2,541.10	
Mozirer Sick Ben. Society	904.90	1,019.10	254.00	32.40	645.00		2,786.42	5,641.82	
Mut. Ben. Society of Alumnae Assen., Victoria Hosp. School of Nurs.	29.94		125.73					155.67	
Mutual Masonic Compact of St. Catharines	15.99	600.00						615.99	
National Cash Register Co. Empl. Ben. Society	66.03	300.00	983.56				67.00	1,416.59	750.00
National Slovak Mut. Ben. Society	8,929.33	1,000.00	6,223.13					16,152.46	
Order of Sons of Italy Mut. Ben. Society	914.33	1,000.00	396.90				125.00	2,436.23	
Ostrowetz Independent Mut. Ben. Society	358.65	100.00	380.00	168.00	869.85			1,876.50	500.00
Ottawa Hebrew Ben. Society	499.26		48.00		344.00		140.21	1,031.47	
Ozrower Mut. Ben. Society	612.95		136.00	84.00	378.79			1,211.74	200.00
Pilsudski Polish Mut. Ben. Society, Fort William	2,058.96		315.00			206.65		2,580.61	1,000.00
Polish Alliance Friendly Society of Canada	2,323.26	2,000.00	5,417.00		300.50		7,971.19	18,011.95	
Polish National Union of Canada Mut. Ben. Society	8,445.89		1,372.00		298.50		7,901.00	18,017.45	9,012.85
Postal Ben. Assen. of Toronto	108.55	750.00						858.55	
Pride of Israel Sick Ben. Society	1,940.54	1,650.00	3,481.00	1,659.40	1,917.50	769.20	4,042.15	15,459.79	41,000.00
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	5,710.67	2,017.55	13,954.32	2,997.04	2,828.93	398.52	9,811.39	37,718.42	28,120.00
Radomer Mut. Ben. Society	1,202.98	150.00	144.00	24.65	1,066.60			5,588.23	300.00
Rani Ghar Grotto Mut. Ben. Society	27.18	2,400.00						2,427.18	2,000.00
Wm. Rogers Manfg. Co. Welfare Society	102.90	200.00	1,290.45					1,593.35	
St. Boniface Sick Ben. Society	132.77	120.00	635.70					888.47	
St. David's Mut. Ben. Society	78.85	75.00	263.96		60.75		118.20	596.76	
St. Joseph's Aid Society of Formosa	56.50	215.00	233.70				7.00	512.20	500.00
Slingsby Manfg. Co. Ltd. Empl. Mut. Ben. Assen.	305.33		2,147.84	1,231.00			11.30	3,695.47	
Societa Figli d'Italia D.M.S. St. Antonia d'Ottawa	190.90	865.00	352.04		226.20		10.00	1,644.14	3,000.00
Societa Italiana D.M.S. Guglielmo Marconi	807.94	600.00	1,486.00		751.00		300.18	3,948.12	7,000.00
Societa D.M.S. Recalmutese, Hamilton	234.51	190.00	160.00		158.00			742.51	
Societa D.M.S. Trinacria, Toronto	496.06	200.00	450.00		215.00			1,361.06	
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	638.22	120.00	3,447.63				336.03	4,541.88	4,000.00
Sons and Daughters of Ireland Protestant Assen.	1,469.66	400.00			667.27	104.90	1,593.49	4,235.32	6,000.00
Sons of Abraham Mut. Ben. Society	1,201.45	85.00	424.00	147.00	358.85	25.00	372.72	2,614.02	
Sons of David Mut. Ben. Society	542.28		424.00		565.87	10.00	504.62	2,046.77	
Sons of Jacob Benevolent Society	2,397.66	779.65	922.00	140.87	948.01		3,005.71	8,193.90	26,860.00
Star of Italy Mut. Aid and Benevolent Society	383.15		555.25		345.00		248.00	1,531.40	

Short Name of Society	EXPENDITURE								
	Expenses of Management	Amount Paid for Funeral Benefits During 1945	Amount Paid for Sick Benefits During 1945	Amount Paid for Hospitalization During 1945	Amount Paid for Medical Attendance During 1945	Amount Paid for Special Relief During 1945	All Other	Total	Paid for Investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Star Mut. Ben. Society	199.00		3,519.00					3,718.00	
Toronto Civic Empl. Benevolent Assen.	319.65	1,050.00	334.00		119.50			1,823.15	
Toronto Hebrew Benevolent Society	2,861.82	1,053.00	833.50	283.60	1,058.49	141.50	538.49	6,770.40	500.00
Toronto Hydro-Electric System Empl. Mut. Ben. Society	230.40	1,500.00	651.43				65.25	2,447.08	1,000.00
Toronto Independent Benevolent Assen.	1,629.10	400.00	580.50	109.50	481.60	78.00	1,009.18	4,287.88	4,500.00
Toronto Musical Protective Assen.	16,012.29	1,200.00	606.00				3,547.40	21,365.69	16,000.00
Transfo Mut. Ben. Society	89.73		847.50				16.10	953.33	
Transportation Club of Toronto	1,269.73	300.00					1,031.48	2,601.21	1,512.50
Ukrainian National Mut. Ben. Assen. of Ft. William	1,781.03	200.00	872.50		180.25		5.00	3,038.78	500.00
Ulga Mut. Ben. Society	107.70		624.00		5.00			736.70	300.00
Union of Ukrainian Brotherhoods	142.59	500.00	1,109.00		276.00		.10	2,027.69	1,500.00
United Jewish People's Order Mut. Ben. Society	17,621.49	625.00	3,312.00	1,571.00	5,130.57	494.50	6,274.96	35,029.52	8,000.00
Vitese Mut. Ben. Society	143.70	808.00						951.70	
Warsaw Lodzer Mut. Ben. Assen.	863.14	112.90	204.00		296.56	10.00	82.25	1,568.85	
Watson Manfg. Co. Mut. Ben. Society	52.25		450.47				64.00	566.72	
York Township Civic Mut. Ben. Society	15.00	150.00						165.00	
Young Men's Hebrew Assen.	833.69	297.00	560.00	308.00	842.89	130.00	3,125.23	6,096.81	1,500.00
Zion Benevolent Society	1,377.97	332.50	600.00	308.75	480.61	106.75	1,022.21	4,228.79	
Totals	233,886.69	83,975.20	288,769.59	33,161.10	59,318.90	3,813.10	81,583.16	784,507.74	298,318.87

Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	Address
A. & P. (Toronto) Employees' Mutual Benefit Society	1934	Toronto	Wm. G. Leach	Geo. F. Adams	Toronto
All for One Mutual Benefit Society	1915	Toronto	I. Pratz	Jack Nelson	Toronto
Aristocrat Mutual Benefit Society	1940	Toronto	F. Brownlee	A. Stringer	Toronto
Army and Navy Veterans' Society of Hamilton, His Majesty's	1889	Hamilton	W. Fisher	F. Balshaw	Hamilton
Army and Navy Veterans' Society of Toronto, His Majesty's	1887	Toronto	Wilfred Wager	Fred Slade	Toronto
Beaver Sick and Funeral Benefit Club	1917	Toronto	Wm. Chisholm	Oscar Robinson	Toronto
Beizetchiner Benei Yankov Mutual Benefit Society	1937	Toronto	Isaac Goldman	L. Shacter	Toronto
Bled Mutual Benefit Society	1940	Kirkland Lake	Louis Pechavar	John Kuznik	Kirkland Lake
Border Cities Italian Club Mutual Benefit Society	1933	Windsor	E. Barci	J. De Paoli	Windsor
Brantford Coach and Body Limited Mutual Benefit Society	1920	Brantford	Geo. Reeve	F. G. Brydges	Brantford
Brantford Hungarian Mutual Benefit Society	1913	Brantford	Paul Szab	Frank Huszok	Brantford
Brantford Polish Mutual Benefit and Friendly Society	1932	Brantford	Ted Kowalski	Thomas Mech	Brantford
Brown Brothers Limited Employees' Benefit Society	1898	Toronto	Fred Doty	E. A. Horner	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	R. N. Lavers	H. N. Stancliffe	Amherstburg
Canada Cycle and Motor Company Limited Employees' Mutual Benefit Society	1918	Weston	W. H. Pearce	Percy Knight	Weston
Canada Foils Workmen's Mutual Benefit Society	1940	Toronto	Walter Priestley	Fred Long	Toronto
Canada Packers Mutual Benefit Association	1918	Toronto	John Young	Geo. Bartholomew	Toronto
Canadian Acme Screw and Gear Employees' Mutual Benefit Society	1920	Toronto	C. Glegg	F. J. McGlashan	Toronto
Canadian Allis-Chalmers Limited Employees' Mutual Benefit Society	1897	Toronto	J. Hillis	L. Jordan	Toronto
Canadian General Electric Company (Ward St. Works Division) Employees' Sick Benefit Society	1920	Toronto	A. Partridge	Alfred Earl	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	G. Tennen	Max Mendelson	Toronto
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	W. H. Venton	W. T. Murphy	Toronto
Canadian Order of Rechabites	1912	Toronto	John Hutchison	Archie Carmichael	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	John Donaldson	P. E. Watkins	Toronto
Cheerio Mutual Benefit Society	1942	Windsor	Daniel Shaw	Herbert Walford	Windsor
Cockshutt Plow Company Limited Employees' Relief Association	1899	Brantford	Chas. E. Mars	K. Gardiner	Brantford
Conference Mutual Benefit Society	1938	Toronto	Ed. McMillan	J. A. Garratt	Toronto
Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Toronto	A. A. Mort	Gordon Thomas	Toronto
Czenstochower Aid Society	1914	Toronto	A. Weinstock	Sam. Shrott	Toronto
Daughters of England Benevolent Society	1890	Burlington	Mrs. B. V. Hills	Wm. E. Miller	Burlington
Dominion Forge and Stamping Company Limited Employees' Mutual Benefit Society	1920	Walkerville	Geo. C. Wood	C. R. Browne	Windsor
Driltzer Young Men's Mutual Benefit Society	1934	Toronto	Sam Hershenhorn	Jacob Stopper	Toronto
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	J. Neville	A. G. Ayres	Toronto
Evening Telegram Employees' Mutual Benefit Society	1912	Toronto	B. Dorken	H. C. Simkins	Toronto
Foresters, Ancient Order of, Subsidiary High Court of Dominion of Canada	1892	Toronto	C. W. Rogers	Miss H. E. McIntosh	Toronto
Frost and Wood Mutual Benefit Society	1944	Smith's Falls	B. Branson	L. E. Pritchard	Smith's Falls
Globe Printing Company's Employees' Benefit Society	1885	Toronto	N. Wilkinson	Geo. Cashman	Toronto
Goodwill Mutual Benefit Society	1938	Toronto	A. McCabe	Geo. Gourley	Toronto
Grand Order of Israel Benefit Society	1908	Hamilton	H. Raphof	Sam Krieger	Hamilton
Gutta Percha and Rubber Manufacturing Company Limited of Toronto Employees' Sick Benefit Society	1901	Toronto	Donald White	Alex. Steele	Toronto
Hamilton St. Stanislaus Mutual Benefit Society	1912	Hamilton	S. Dumale	M. Klaza	Hamilton
Hebrew Friendly Society	1907	Toronto	H. Kurtz	Manuel Harris	Toronto
Hebrew Sick Benefit Society	1910	Toronto	I. Frenkel	J. Glass	Toronto
Hibernians, Ancient Order of	1888	Toronto	M. J. Bonnay	Wm. Ryder	Toronto
Imperial Varnish and Color Company Sick Benefit Society	1911	Toronto	J. Hamilton	Adam Gordon	Toronto
Independent Mutual Benefit Federation	1928	Toronto	Geo. Madley	Jos. Miller	Toronto
Italian Brotherly Mutual Benefit Society	1924	Toronto	E. Renzetti	Jos. DiGregorio	Toronto

Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	Address
Italian Ladies' Mutual Benefit Society of Hamilton	1937	Hamilton	Mrs. Angelina Damiani	Mrs. Margherita Farrant	Hamilton
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	P. Folino	Vince Pungente	Port Arthur
Italian Mutual Benefit Society of Port Colborne and Humberstone	1935	Port Colborne	S. Vittore	L. Forisi	Port Colborne
Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	N. Costerello	Toronto
Iwansker Mutual Benefit Society	1931	Toronto	Max Myers	A Wilner	Toronto
Judean Benevolent and Friendly Society	1919	Toronto	M. Starr	H. J. Halberstadt	Toronto
Kieltzer Sick Benefit Society of Toronto	1913	Toronto	Harry Abella	N. Yasny	Toronto
Knights of Malta of Canada, The Ancient and Illustrious Order of	1910	Toronto	Chas. Flay	Chas. E. Severn	Toronto
Knights of Pythias, Grand Lodge of Ontario	1872	Toronto	W. E. Cosens	Alexander Coulter	Toronto
Lagover Mutual Benefit Society	1932	Toronto	Sam Persiko	M. Greenspan	Toronto
Leaside Mutual Aid Society	1923	Toronto	E. Metcalfe	Edward Flowers	Toronto
Linitzer Sick Benefit Society	1913	Toronto	M. Kollins	I. Naftolin	Toronto
Loyal Orange Young Briton Lodge No. 33	1873	Ottawa	T. P. Bradley	Dalton Lindsay	Ottawa
Loyal Order of Moose of Ontario	1917	Toronto	S. V. Ponton	Norman G. Heyd	Toronto
Loyal True Blue Association	1878	Toronto	Jas. A. Stewart	Mrs. Adeline Simpson	Guelph
MacLean Publishing Company Limited Mechanical Division Mutual Benefit Associatio	1923	Toronto	F. Brocklebank	Frank Austen	Toronto
Maple Leaf Aerie (Eagles) Mutual Benefit Society	1944	Toronto	John A. Dove	Frank D. Stokes	Mimico
Massey Harris Company Verity Works Sick and Funeral Mutual Benefit Association	1899	Brantford	Audrey Ellison	F. A. Box	Brantford
Massey Harris Company Limited, Brantford, Employees' Benefit Association	1885	Brantford	C. Mavin	E. Uptgrove	Brantford
Massey Harris Company Limited, Toronto, Employees' Mutual Benefit Society	1883	Toronto	W. McFarlane	John Wood	Toronto
Mentor Mutual Benefit Society	1940	Toronto	E. R. Wright	J. A. Garratt	Toronto
Mozirer Sick Benefit Society	1905	Toronto	A. Layefsky	I. Weintraub	Toronto
Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	London	Miss D. Ball	Miss Ethel Stephens	London
Mutual Masonic Compact of St. Catharines and Niagara District	1871	St. Catharines	A. J. Whitelock	A. E. Coombs	St. Catharines
National Cash Register Employees' Mutual Benefit Society	1907	Toronto	T. A. Manson	Fred M. Cook	Toronto
National Slovak Mutual Benefit Society	1934	Kirkland Lake	A. Yanosko	Gustave Surovsky	Kirkland Lake
Odd Fellows, Independent Order of, Grand Lodge of Ontario	1929	Toronto	W. Marks	Wm. Brooks	Toronto
Order of Sons of Italy of Ontario, Mutual Benefit Society	1926	Toronto	C. C. Fera	Miss Juliette Galasso	Toronto
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	S. Waldman	Max Cooper	Toronto
Ottawa Hebrew Benefit Society	1912	Ottawa	B. Bookman	S. Taller	Ottawa
Ozrower Mutual Benefit Society	1937	Toronto	N. Roehwerg	S. Hoffman	Toronto
Pilsudski Polish Mutual Benefit Society of Fort William	1940	Fort William	M. Wdowick	Mike Mischuk	Port Arthur
Polish Alliance Friendly Society of Canada	1907	Toronto	L. Szeptycki	Vincent Wodjcik	Toronto
Polish National Union of Canada Mutual Benefit Society	1930	Toronto	Alex. Granat	Karol Herse	Toronto
Postal Benefit Association of Toronto	1907	Toronto	G. A. Beaton	V. I. Woollner	Toronto
Pride of Israel Sick Benefit Society	1905	Toronto	J. Brickman	I. H. Coulton	Toronto
Provincial Grand Lodge (Manchester Unity) Independent Order of Odd Fellows	1887	Toronto	Robt. Brown	E. Hewett	Toronto
Radomer Mutual Benefit Society	1935	Toronto	Wm. Brown	M. Doren	Toronto
Rani Ghar Grotto Mutual Benefit Society	1924	Toronto	J. F. Carter	C. M. Carrie	Toronto
Rogers, William, Manufacturing Company Welfare Society	1919	Niagara Falls	E. Metcalfe	Miss A. Cahoon	Niagara Falls
St. Boniface Sick Benefit Society	1892	Kitchener	G. H. Lackenbauer	Alex. J. Wey	Kitchener
St. David's Mutual Benefit Society	1911	Toronto	S. G. Davies	Jos. B Whiteley	Toronto
St. Joseph's Aid Society	1887	Formosa	A. Hauck	Walter G. Heisz	Formosa
Slingsby Manufacturing Company Limited Employees' Sick Benefit Association	1920	Brantford	Chas. Craft	Percy Milnes	Brantford
Societa Figli d'Italia Di Mutuo Soccorso St. Antonio, Ottawa	1907	Ottawa	G. Costantini	L. Scarcella	Ottawa
Societa Italiana Di Mutuo Soccorso Guglielmo Marconi	1917	Sault Ste. Marie	A. Gecchini	P. Zanitti	Sault Ste. Marie
Societa Di Mutuo Soccorso Recalmutese, Hamilton	1918	Hamilton	Nicole Borsellino	Angelo Unelli	Hamilton
Societa Di Mutuo Soccorso La Trinacria di Toronto	1914	Toronto	D. Amodeo	Guiseppe Amodeo	Toronto
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1912	Toronto	J. Barcus	J. Keveza	Toronto

Sons and Daughters of Ireland Protestant Association	1890	Toronto	E. R. Hollingsworth	A. B. Bruce	Toronto
Sons of Abraham Mutual Benefit Society	1935	Toronto	M. Miller	A. Skolnick	Toronto
Sons of David Mutual Benefit Society	1933	Toronto	S. Dubinsky	M. Burgess	Toronto
Sons of Jacob Benevolent Society	1918	Toronto	M. Chaplan	R. Shapiro	Toronto
Star of Italy Mutual Aid and Benevolent Society	1908	Niagara Falls	Frank Rovert	Thos. Senese	Niagara Falls
Star Mutual Benefit Society	1926	Toronto	C. T. Hargrave	J. J. Moher	Toronto
Toronto Civic Employees' Benevolent Association	1890	Toronto	Isaac Moore	W. J. Cox	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	A. F. Wineberg	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	C. W. Thomson	A. J. Lambert	Toronto
Toronto Independent Benevolent Association	1909	Toronto	A. Mend	Benjamin Marcus	Toronto
Toronto Musical Protective Association	1894	Toronto	W. M. Murdoch	Arthur Dowell	Toronto
Transfo Mutual Benefit Society	1945	Toronto	D. McLachlin	E. H. Millen	Toronto
Transportation Club of Toronto	1913	Toronto	A. Walker	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Fort William	1933	Fort William	John Sorochuk	Alex. Hrycyk	Fort William
Ulga Mutual Benefit Society	1924	Toronto	K. Pygiel	John Bajcar	Toronto
Union of Ukrainian Brotherhood	1911	Toronto	J. Moroz	John Bartosh	Toronto
United Jewish People's Order Mutual Benefit Society	1927	Toronto	Jacob Belfer	Solomon Shek	Toronto
Vitese Mutual Benefit Society	1935	Toronto	Geo. Simone	Wm. Parisi	Toronto
Warsaw Lodzer Mutual Benefit Association	1929	Toronto	I. Cohen	I. Weisman	Toronto
Watson Manufacturing Company Mutual Benefit Society	1941	Brantford	Albert Payne	Clifford Burger	Brantford
York Township Civic Mutual Benefit Society	1936	Toronto	W. Whittaker	C. Garland	Toronto
Young Men's Hebrew Association	1908	Toronto	H. Kendall	J. Yarmus	Toronto
Zion Benevolent Society	1910	Toronto	Mannie Ross	P. I. Isaacson	Toronto

(F)

COMPANIES NOT WITHIN

(A) (B) (C) (D) and (E)

(F)

THE CANADIAN MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President and General Manager, T. A. St-Germain; Vice-Presidents, Rene Morin, N.P., J. E. Phaneuf, K.C.; Secretary, E. Desgroseilliers.

Directors.—Irenee Auclaire, Chambly; T. A. St-Germain, Lucien St-Germain, St. Hyacinthe; Hon. E. L. Patenaude, Rene Morin, N.P., J. E. Phaneuf, K.C., Narcisse Ducharme, Rosario Messier, Dr. Leon Gauthier, Montreal; Hon. Jacob Nicol, Sherbrooke; C. H. McFadyen.

Chief or General Agent in Ontario.—Carson P. Eddy, 706 Excelsior Life Bldg., Toronto.

Date of Incorporation.—April, 1937. *Date commenced business in Canada.*—October, 1937.

Capital stock paid in cash	$ 250,000
Total assets	2,512,067
Total liabilities	838,736
Surplus protection of policyholders	1,673,331

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 134,837
Premiums—Total business (net)	1,082,781
Claims—Ontario (net)	68,711
Claims—Total business (net)	525,160

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-Presidents, Hon. E. L. Patenaude, J. E. Phaneuf, K.C.; Manager and Secretary, T. A. St-Germain.

Directors.—J. E. Phaneuf, K.C., Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, N.P., Irenee Auclaire, T. A. St-Germain, Hon. E. L. Patenaude, Lucien St-Germain, Benoit Benoit.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 30, 1928.

Capital stock paid in cash	$ 227,840
Total assets	3,448,807
Total liabilities	903,510
Surplus protection of policyholders	2,545,297

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 224,078
Premiums—Total business (net)	1,199,487
Claims—Ontario (net)	80,285
Claims—Total business (net)	531,674

EQUITABLE FIRE INSURANCE COMPANY (STOCK MUTUAL)

HEAD OFFICE, 266 ST. JAMES ST. WEST, MONTREAL, QUE.

Incorporated.—June 3, 1901. *Date commenced business.*—June 3, 1901.

Officers.—President, Dr. R. C. Laurier; Vice-President and Manager, Armand Gauthier; Secretary, D. M. Charbonneau; Treasurer, J. J. Milord.

Directors.—Dr. R. C. Laurier, Armand Gauthier, D. M. Charbonneau, Mrs. Geo. E. Mignault, J. J. Milord.

Auditors.—Ladislas Joubert, C.P.A., Montreal.

Statement for the Year Ended December 31, 1945

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $200,000.		
No. of shares, 2,000. Par value, $100.		
Capital stock at beginning of year	$200,000.00	$119,500.00
Payments on capital received during year		14,500.00
Capital stock at end of year	$200,000.00	$134,000.00

Balance Sheet—Assets

Mortgage loans on real estate—first liens		$ 48,800.00
Book value of bonds, debentures and debenture stocks:		
Not in default	$1,501,312.35	
In default	2,780.00	1,504,092.35
Cash on hand and in banks		361,448.99
Interest accrued		16,504.07
Agents' balances and premiums uncollected:		
Written on or after October 1, 1945		88,458.12
Amount due from reinsurance on losses already paid		136,271.03
TOTAL ADMITTED ASSETS		$2,155,574.56

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*See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 47,841.86	$ 47,841.86
Adjustment expenses of said claims	1,038.54	1,038.54
Total net reserve, $391,453.40; carried out at 80% thereof	313,162.72	313,162.72
Reserve and unpaid losses under unlicensed reinsurance unsecured		38,510.37
Taxes due and accrued		24,000.00
Reinsurance premiums		313,981.99
Total liabilities (excluding capital stock)		$ 738,535.48
Capital stock paid in cash	$ 134,000.00	
Surplus in Profit and Loss Account	1,283,039.08	
Excess of assets over liabilities (surplus for protection of policyholders)		1,417,039.08
TOTAL LIABILITIES		$2,155,574.56

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written		$ 443,328.50
Reserve of unearned premiums (80%):		
At beginning of year	$253,696.83	
At end of year	313,162.72	
Increase		59,465.89
Net premiums earned		$ 383,862.61
Net claims incurred	$246,593.40	
Net adjustment expenses incurred	10,946.23	
Commissions	54,225.92	
Taxes	18,368.02	
Salaries, fees and travelling expenses	36,405.64	
All other expenses	22,549.14	
Total claims and expenses		389,088.35
Underwriting loss		$ *5,225.74*
Other revenue:		
Interest earned	$ 50,544.88	
Profit on sale of securities	37,276.99	87,821.87
		$ 82,596.13
Other expenditure:		
Income and excess profits taxes	$ 9,059.07	
Bad debts written off	2,022.29	11,081.36
NET PROFIT FOR THE YEAR		$ 71,514.77

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$1,374,985.74
Increase in paid-in capital stock	$ 14,500.00	
Net profit for the year brought down	71,514.77	86,014.77
		$1,461,000.51
Dividends declared to shareholders		20,000.00
		$1,441,000.51
Deduct:		
Increase in unadmitted ledger assets	$ 522.23	
Increase in unlicensed reinsurance unsecured	23,439.20	23,961.43
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR		$1,417,039.08

Summary of Risks—Fire

	IN ONTARIO	IN QUEBEC	ALL BUSINESS
Gross in force, December 31, 1944	$ 26,597,097.32	$109,336,294.91	$135,933,392.23
Taken in 1945, new and renewed	20,767,722.50	51,866,543.38	72,634,265.88
Totals	$ 47,364,819.82	$161,202,838.29	$208,567,658.11
Ceased in 1945, including renewed	18,157,480.95	37,960,773.12	56,118,254.07
Gross in force, December 31, 1945	$ 29,207,338.87	$123,242,065.17	$152,449,404.04
Reinsurance in force, December 31, 1945	16,599,043.76	72,537,665.96	89,136,709.72
NET IN FORCE, DEC. 31, 1945	$ 12,608,295.11	$ 50,704,399.21	$ 63,312,694.32

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1944	Taken in 1945, New and Renewed	Ceased in 1945, Including Renewed	Gross in Force at End of 1945	Reinsurance	Net in Force at End of 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire (Cash System).. ..	836,629.05	675,526.12	485,320.73	1,026,834.44	321,414.32	705,420.12
Fire (Mutual System).	462,328.07	494,920.34	462,328.07	494,920.34	303,728.95	191,191.39
TOTAL ..	1,298,957.12	1,170,446.46	947,648.80	1,521,754.78	625,143.27	896,611.51

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FRELIGHSBURG, QUE.

Incorporated.—March 17, 1835. *Date commenced business.*—1835.

Officers.—President, Hon. Jacob Nicol; Vice-President, Chas. C. Dyer; Secretary-Treasurer, E. H. Spencer; General Manager, H. Hopkins.

Directors.—Hon. Jacob Nicol, H. A. Stevenson, L. E. Langis Galipeault, C. C. Dyer, H. F. Vilas, E. M. Shepard, H. C. Hayes, H. C. Beatty, F. A. Pouliot.

Auditors.—Molson & Cushing, C.A.

Statement for the Year Ended December 31, 1945

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $200,000.		
No. of shares, 2,000. Par value, $100.		
Capital stock at beginning and end of year.	$200,000.00	$ 44,000.00

Balance Sheet—Assets

Book value of real estate—office premises	$ 3,562.50
Mortgage loans on real estate—first liens	3,380.00
Amortized book value of bonds, debentures and debenture stocks—not in default.	922,247.50
Cash on hand and in banks	60,532.96
Interest accrued	7,102.86
Agents' balances and premiums uncollected:	
Written on or after October 1, 1945	34,439.81
Amount due from reinsurance on losses already paid	9,941.09
Unpaid assessments, less commission	3,127.22
Due by reinsuring companies (taxes)	26.80
TOTAL ADMITTED ASSETS	$1,044,360.74

Balance Sheet—Liabilities

	In Canada	Outside Canada	Total Liabilities
Total provision for unpaid claims	$ 21,224.40		$ 21,224.40
Adjustment expenses of said claims	452.08		452.08
Total net reserve, $216,940.94: carried out at 80% thereof	172,725.15	827.60	173,552.75
Reserve and unpaid losses under unlicensed reinsurance unsecured			5,365.23
Expenses due and accrued			2,295.08
Taxes due and accrued			8,559.58
Reinsurance premiums			9,671.17
Contingency reserves			14,463.58
Total liabilities (excluding capital stock)			$235,583.87
Capital stock paid in cash		$ 44,000.00	
Surplus in Profit and Loss Account		764,776.87	
Excess of assets over liabilities (surplus for protection of policyholders)			808,776.87
TOTAL LIABILITIES			$1,044,360.74

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$258,240.01	$ 1,923.87	$260,163.88
Reserve of unearned premiums (80%):			
At beginning of year	$147,798.75	$ 683.53	$148,482.28
At end of year	172,725.15	827.60	173,552.75
Increase	$ 24,926.40	144.07	$ 25,070.47
Net premiums earned	$233,313.61	$ 1,779.80	$235,093.41
Net claims incurred	$126,681.62	$ 41.08	$126,722.70
Net adjustment expenses incurred	4,629.00		4,629.00
Commissions	68,049.68	577.16	68,626.84
Taxes	6,314.36		6,314.36
Salaries, fees and travelling expenses	21,843.60		21,843.60
All other expenses			9,024.20
Total claims and expenses			$237,160.70
Underwriting loss			*$ 2,067.29*
Other revenue:			
Interest earned		$ 31,575.40	
Net rents earned		269.50	
Profit on sale of securities		10,282.00	42,126.90
			$40,059.61
Other expenditure:			
Income and excess profits taxes		$ 6,822.73	
Contingency reserve		386.53	7,209.26
NET PROFIT FOR THE YEAR			$ 32,850.35

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$785,034.06
Net profit for the year brought down		32,850.35
		$817,884.41
Dividends declared to shareholders		4,400.00
		$813,484.41
Add overprovision excess profits taxes, 1941–42		710.80
		$814,195.21
Deduct:		
Increase in unadmitted ledger assets	$ 259.51	
Increase in unlicensed reinsurance unsecured	5,158.83	5,418.34
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR		$808,776.87

Summary of Risks—Fire

	Cash System		Mutual System	
	In Ontario	Elsewhere	Elsewhere	All Business
Gross in force, December 31, 1944	$ 3,788,725.60	$27,702,218.39	$12,015,506.31	$43,506,450.30
Taken in 1945, new and renewed	3,543,266.79	23,893,766.98	2,820,716.84	30,257,750.61
Totals	$ 7,331,992.39	$51,595,985.37	$14,836,223.15	$73,764,200.91
Ceased in 1945, including renewed	3,074,782.81	19,113,405.89	2,831,492.16	25,019,680.86
Gross in force, December 31, 1945	$ 4,257,209.58	$32,482,579.48	$12,004,730.99	$48,744,520.05
Reinsurance in force, December 31, 1945	434,826.50	5,969,745.40	4,040,803.45	10,445,375.35
NET IN FORCE, DECEMBER 31, 1945	$ 3,822,383.08	$26,512,834.08	$ 7,963,927.54	$38,299,144.70

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1944	TAKEN IN 1945, NEW AND RENEWED	CEASED IN 1945, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1945	REINSURANCE	NET IN FORCE AT END OF 1945
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire (Cash System)	370,451.08	304,809.75	235,086.24	440,174.59	79,871.65	360,302.94
Fire (Mutual System)	62,891.12	66,189.26	66,046.96	63,033.42	20,652.56	42,380.86
TOTALS	433,342.20	370,999.01	301,133.20	503,208.01	100,524.21	402,683.80

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, L. L. Lang. Kitchener; Vice-President, Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; Vice-President and General Manager, W. H. Somerville, C.B.E., A.I.A., A.A.S., Waterloo; Ass't General Manager, A. E. Pequegnat, A.I.A., F.A.S., Kitchener; Actuary, J. M. Laing, A.I.A., F.A.S., Waterloo; Secretary, H. Holmes, A.I.A., F.A.S., A.A.I.A., Kitchener; Assistant General Manger and Treasurer, H. L. Guy, F.A.S., Waterloo.

Directors.—H. A. MacKenzie, London; L. L. Lang, Kitchener; Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; G. Blair Gordon, J. E. Perrault, K.C., LL.D., C. F. Sise, Montreal;; J. Y. Murdoch, K.C., Glyn Osler, K.C., W. G. Watson, G. C. Leitch, R. C. Berkinshaw, Toronto, W. G. Murrin, Vancouver; Isaac Pitblado, K.C., LL.D., Winnipeg; W. H. Somerville, A.I.A., A.A.S., Waterloo; H. L. McCulloch. Galt.

Date of Incorporation.—1869. *Date commenced business in Canada.*—1870.

Life:	
Total assets	$269,280,153
Ontario business in force (gross)	392,692,602
Total business in force (gross)	773,548,363

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$10,895,316
Premiums—Total business (net)	22,137.910
Total disbursements to policy-holders (net)—In Ontario	7,074,639
Total business	13,898,190

Other than Life:	
Total assets	279,925
Total liabilities	155,082

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	267,052
Premiums—Total business (net)	312,884
Claims—Ontario (net)	166,737
Claims—Total business (net)	198,956

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, D. E. Kilgour, M.A., A.I.A., F.A.S.; Vice-Presidents, C. L. Burton, C.B.E., A. J. Mitchell; Secretary, W. G. Gallow; Treasurer, M. A. Bradshaw, C.A.; Actuary, A. F. Hall, A.I.A., F.A.S.; Chairman of Board, D. E. Kilgour.

Directors.—C. L. Burton, C.B.E., F. S. Corrigan, Hon. G. S. Henry, LL.D., M.P.P., A. J. Mitchell, D. E. Kilgour, A. G. Partridge, H. Jasper Humphrey, W. B. Woods, N. S. Robertson, K.C., Toronto; G. H. A. Montgomery, K.C., Montreal; W. E. Buckingham, K.C. Guelph; Christopher Spencer, Vancouver; H. R. Milner, K.C., Edmonton; Gaston Pratte, Quebec; J. M. Pigott, Hamilton.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

Total assets	$96,373,530
Ontario business in force(gross)	130,577,501
Total business in force (gross)	330,071,262

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$ 4,004,973
Premiums—Total business (net)	10,249,990
Total disbursements to policy-holders (net)—In Ontario	1,992,433
Total business	5,107,003

NORWICH UNION LIFE INSURANCE SOCIETY*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. L. Drewry, Toronto.

Chief or General Agent in Ontario.—C. L. Drewry, 12 Wellington St. East, Toronto.

Date of Organization.—1808. *Date commenced business in Canada.*—October 1, 1899.

Assets in Canada	$104,978
Ontario business in force (gross)	10,392
Canadian business in force (gross)	11,348

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$ 584
Premiums—Canada (net)	757
Total disbursements to policy-holders (net)—In Ontario	307
In Canada	307

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*See note on page 1.

THE STANSTEAD AND SHERBROOKE INSURANCE COMPANY*

Head Office, Sherbrooke, Que.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary-Treasurer, H. J. Kennedy; Manager, V. Mongeon.

Directors.—Hon. Chas. B. Howard, B. C. Howard, Hon. Jacob Nicol, J. G. Armitage, Sherbrooke; A. E. Curtis, Stanstead; Walter G. Hunt, Hon. Alphonse Raymond, Montreal; N. R. Mitchell, Granby; T. A. St-Germain, St. Hyacinthe.

Date of Incorporation.—Aug. 7, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$167,795
Total assets	1,788,851	Premiums—Total business (net)	593,739
Total liabilities	608,173	Claims—Ontario (net)	59,686
Surplus protection of policyholders.	1,180,678	Claims—Total business (net)	289,840

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*See note on page 1.

(G)

RECIPROCAL OR INTER-INSURANCE EXCHANGES

(G)

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets	$2,026,017	Total liabilities	$1,210,033

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 38,101	$ 877,604
Claims incurred	8,133	366,546
Underwriting savings for subscribers	1,352	31,226

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1923.

Total assets	$1,530,131	Total liabilities	$ 439,211

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 10,902	$ 285,472
Claims incurred	528	31,787
Underwriting savings for subscribers	3,600	117,294

CANADIAN RECIPROCAL UNDERWRITERS

HEAD OFFICE, TORONTO, ONT.

Attorney-in-Fact.—Reciprocal Managers, Limited.

Advisory Committee.—Leo G. Ryan, F. Cleveland Morgan, A. J. Walker, Montreal; P. Leon Garneau, K.C., Quebec; S. S. Holden, Ottawa; E. W. Martin, Winnipeg; W. H. Malkin, C. Spencer, W. P. Riley, Vancouver; B. B. Hayes, Toronto.

Chief Agent in Canada and Ontario Representative.—V. W. Gerrish, Toronto.

Date Organized.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for the Year Ended December 31, 1945

Assets

Amortized book value of bonds	$249,007.54
Cash in bank	16,981.61
Premium deposits due	3,077.43
Interest accrued	1,660.47
TOTAL ADMITTED ASSETS	$270,727.05

Liabilities

Net provision for unpaid claims	$ 1,202.43
Reserve for unearned premium deposits	31,653.04
Expenses due and accrued	1,554.40
Taxes due and accrued	950.00
Prepaid premiums	172.59
	$ 35,532.46
Surplus of admitted assets over liabilities	235,194.59
	$270,727.05

Income and Expenditure

		ALL BUSINESS
Net premium deposits written		$ 42,012.16
Reserve of unearned premium deposits:		
At beginning of year	$ 26,067.11	
At end of year	31,653.04	
Increase		5,585.93
Net premium deposits earned		$ 36,426.23

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*See note on page 1.

Net losses incurred	$ 5,199.39	
Adjustment expenses	198.53	
Association fees	207.36	
Advisory committee	878.98	
Administration expenses	5,079.41	
Taxes, licenses and fees	2,057.23	
Cost of reinsurance	5,094.90	18,715.80
NET UNDERWRITING SAVING		$ 17,710.43

Subscribers' Surplus

Amount held to credit of subscribers, January 1, 1945		$183,730.34
Add:		
Net underwriting savings	$ 17,710.43	
Interest earned	6,768.16	
Net profit on sale of securities	4,085.00	
	$ 28,563.59	
Amounts paid in by subscribers	443.16	29,006.75
		$212,737.09
Deduct:		
Transferred to reserve for depreciation of securities	$ 6,256.16	
Transferred to contingency fund	2,864.69	
Transferred to exigency fund	338.52	
Total savings paid to subscribers	16,872.10	26,331.47
AMOUNT HELD TO CREDIT OF SUBSCRIBERS, DECEMBER 31, 1945		$186,405.62

Summary of Subscribers' Surplus

Amount held to credit of subscribers		$186,405.62
Add:		
Contingency reserve fund	$ 25,648.18	
Exigency fund	3,444.95	
Reserve for depreciation of securities	19,946.75	
Excess of amortized over book value of bonds	170.61	49,210.49
		$235,616.11
Deduct assets not admitted		421.52
SURPLUS OF ADMITTED ASSETS OVER LIABILITIES, DECEMBER 31, 1945		$235,194.59

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	RISKS	GROSS PREMIUM DEPOSITS	RISKS	GROSS PREMIUM DEPOSITS
Gross in force, December 31, 1944	$ 5,860,000	$16,970.80	$25,588,000	$66,386.26
Written and renewed, 1945	3,759,000	8,804.65	21,353,000	46,554.72
Totals	$ 9,619,000	$25,775.45	$46,941,000	$112,922.98
Deduct expired or cancelled	3,831,000	9,196.67	21,807,000	49,710.47
GROSS IN FORCE, DEC. 31, 1945	$ 5,788,000	$16,578.78	$25,134,000	$63,212.51

Miscellaneous

The subscribers' liability is limited to two and a half times annual premium on any single risk—maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

Largest net aggregate amount insured in any one hazard is $12,500.

Losses

	IN PROVINCE	ALL BUSINESS
Net losses paid	$ 1,445.03	$ 7,684.58
Deduct net claims outstanding at beginning of year	1,042.29	1,783.29
Totals	$ 402.74	$ 5,901.29
Add net claims outstanding at end of year	362.48	1,202.43
NET LOSSES INCURRED	$ 765.22	$ 7,103.72

Net Premiums and Losses in the Province

Net premium deposits written in the Province	$ 8,180.28
Net losses paid in the Province	1,445.03
Percentage	17.66%
Net premium deposits earned in the Province	$ 8,676.00
Net losses incurred in the Province	765.22
Percentage	8.82%

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU*

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Sommerville, Toronto.
Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Total assets	$4,431,445	Total liabilities	$1,316,123

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net expense and guarantee fund deposits written	$ 18,105	$1,988,600
Claims incurred	Nil	662,463
Underwriting savings for subscribers	5,679	463,712

FIREPROOF-SPRINKLERED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1926. *Date of initial Ontario license.*—June, 1927.

Total assets	$ 432,681	Total liabilities	$ 118,371

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 1,671	$ 56,624
Claims incurred	36	12,959
Underwriting savings for subscribers	407	12,634

INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total assets	$2,848,090	Total liabilities	$ 757,113

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 29,639	$ 539,633
Claims incurred	2,786	85,742
Underwriting savings for subscribers	10,552	200,696

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.
Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.
Date of Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets	$3,416,158	Total liabilities	$2,022,971

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 55,698	$2,160,267
Claims incurred	84,849	1,018,219
Underwriting savings for subscribers	14,850	520,413

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*See note on page 1.

METROPOLITAN INTER-INSURERS*

Principal Office, New York, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets	$1,444,685	Total liabilities	$ 451,214

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$ 16,360	$ 341,115
Claims incurred	459	57,501
Underwriting savings for subscribers	6,930	133,824

NEW YORK RECIPROCAL UNDERWRITERS*

Principal Office, New York, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total assets	$2,408,705	Total liabilities	$ 629,735

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$ 16,324	$ 398,259
Claims incurred	807	76,896
Underwriting savings for subscribers	5,459	153,016

UNDERWRITERS EXCHANGE*

Principal Office, Kansas City, Mo.

Attorney-in-Fact.—T. H. Mastin & Co.
Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.
Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets	$1,214,794	Total liabilities	$ 227,086

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$ 280	$ 198,139
Claims incurred	8	5,729
Underwriting savings for subscribers	746	117,164

WARNER RECIPROCAL INSURERS*

Principal Office, Chicago, Ill.

Agent.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Sommerville, Toronto.
Date of Organization.—1926. *Date of initial Ontario license.*—October 12, 1927.

Total assets	$1,261,544	Total liabilities	$ 744,256

Summary of Operations for the Year

	Ontario	All Business
Guaranty deposits written	$ 1,305	$ 815,981
Claims incurred	Nil	396,169
Underwriting savings for subscribers	131	60,811

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*See note on page 1.

(H)

UNDERWRITERS OR SYNDICATES OF UNDERWRITERS OPERATING ON THE PLAN KNOWN AS LLOYD'S

(H)

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENG.

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal.

Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

Statement for the Year Ended December 31, 1945

Underwriting Account

	IN ONTARIO	ALL BUSINESS IN CANADA
Net premiums written	$1,930,598.43	$5,140,007.51
Reserve of unearned premiums (80%):		
At beginning of year		$2,090,924.31
At end of year		2,306,113.44
Increase		$ 215,189.13
Net premiums earned		$4,924,818.38
Net losses and claims incurred (excluding adjustment expenses)	$ 832,350.69	$2,440,851.57
Adjustment expenses		$ 217,307.32
Commissions		1,274,799.12
Taxes		172,100.84
All other expenses		436,900.64
TOTAL CLAIMS AND EXPENSES		$4,541,959.49
UNDERWRITING PROFIT		$ 382,858.89

Exhibit of Premiums

CLASS OF INSURANCE	GROSS IN FORCE, DEC. 31, 1944	TAKEN IN 1945, INCLUDING RENEWAL	CEASED IN 1945	GROSS AND NET IN FORCE, DEC. 31, 1945
	$ c.	$ c.	$ c.	$ c.
Fire	1,731,856.91	1,486,295.90	1,448,216.04	1,769,936.77
Automobile	2,064,069.90	2,680,871.68	2,466,882.98	2,278,058.60
Accident	460,296.27	738,253.72	678,183.61	520,366.38
Boiler	450,860.33	201,672.14	171,988.11	480,544.36
Guarantee	221,401.92	232,793.31	160,102.97	294,092.26
Real property	26,388.62	44,651.48	40,371.31	30,668.79
Theft	100,121.39	85,303.99	52,968.35	132,457.03
Other classes	189,951.11	231,575.50	231,370.47	190,156.14
TOTALS	5,244,946.45	5,701,417.72	5,250,083.84	5,696,280.33

(I)

PENSION FUND ASSOCIATIONS

(I)

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, Hon. Lucien Moraud; Vice-President, J. Adolphe Grenier; General Manager, Antoni Lesage.

Directors.—J. Aime Dery, Cyrille Vaillancourt, J. Adolphe Grenier, Yves Montreuil, Herve Baribeau, Antoni Lesage, Lucien Moraud.

Capital Stock

Authorized	$1,000,000.00
Subscribed	350,000.00
Paid up	350,000.00

Statement for the Year Ended December 31, 1945

BALANCE SHEET

Assets

Cash on hand and in banks	$ 27,979.05
Book value of bonds	423,791.42
Book value of stocks	191,293.98
Mortgage loans	201,330.02
Loans to members	43,238.35
Interest accrued	4,883.12
Premiums due and deferred	12,345.85
Contributions due	5,070.47
Real estate, less depreciation	114,625.00
Furniture and fixtures	1.00
TOTAL ADMITTED ASSETS	$1,024,558.26

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain		$ 562,643.00
Net liability for admitted outstanding claims under contracts		6,000.00
Amounts left with the Company at interest		32.64
Premiums received from policyholders in advance		45,132.69
Contributions *re* Pension Fund paid in advance		49,472.54
Amounts on deposit		4,932.78
Net dividends to policyholders due and unpaid		20.42
Provision for accrued profits to policyholders		1,443.84
Provincial, municipal and other taxes due and accrued		3,345.94
Staff Pension Funds		12,061.05
Provision for staff pensions		7,957.00
		$ 693,041.90
Capital stock paid in	$350,000.00	
General surplus	12,399.45	
	$362,399.45	
Less deficit—shareholders' surplus account	30,883.09	331,516.36
TOTAL		$1,024,558.26

REVENUE ACCOUNT

Assurance premiums and consideration for annuities		$200,630.46	
Interest, dividends and rents		43,652.26	$ 244,282.72
Contributions from members of Pension Fund			116,049.76
			$ 360,332.48
Death claims		$ 13,852.98	
Annuity payments		4,175.18	
Surrender values		204.50	
Dividends paid or provided for policyholders		1,354.59	
Taxes, licenses and fees	$ 6,339.71		
Head Office expenses	77,859.62		
Branch office and agency expenses	73,205.17		
All other expenses	24,690.40	182,094.90	
Increase in actuarial reserves		108,706.00	310,388.15
			$ 49,944.33
Add:			
Profit on sale of securities		$ 9,733.50	
Less assets written down		2,375.00	7,358.50
Surplus earnings in year			$ 57,302.83
Less transferred to general surplus			2,247.84
AMOUNT TRANSFERRED TO SHAREHOLDERS' SURPLUS			$ 55,054.99

Shareholders' Surplus

Deficit brought forward from previous year	$ 69,352.04
Add:	
Dividends to shareholders	10,500.00
Income taxes	6,086.04
	$ 85,938.08
Deduct: Transferred from revenue account	55,054.99
DEFICIT, DECEMBER 31, 1945	$ 30,883.09

Pension Fund

BALANCE SHEET

Assets

Cash on hand and in bank	$ 258,998.04
Book value of bonds	6,184,319.12
Book value of stocks	984,419.56
Mortgages	1,763,279.56
Interest, dividends and rents due and accrued	71,795.33
Real estate	64,772.18
Assessments due and unpaid	29,307.03
Deferred expenses	422.74
TOTAL ASSETS	$9,357,313.56

Liabilities

Assessments paid in advance	$ 144,450.14
Special investment reserve	284,608.43
Unclaimed pensions	8,080.00
Principal of Pension Fund (including general reserve)	8,920,174.99
TOTAL LIABILITIES	$9,357,313.56

STATEMENT OF OPERATIONS

Income

Assessments, active members	$ 390,029.92
Interest, dividends and rents	426,823.79
Profit on sale of investments	147,251.39
TOTAL	$ 964,105.10

Expenditure

Pensions paid in 1945	$ 644,209.25
Payments to deceased members	6,499.44
Taxes, licenses, legal fees, etc.	1,223.09
Sundry reimbursement	76.03
Assets written down	5,000.00
Transferred to capital	307,097.29
TOTAL	$ 964,105.10

CAPITAL OF FUND

Balance of Pension Fund (including general reserve), December 31, 1944	$8,613,077.70
Add: Excess of income transferred	307,097.29
BALANCE OF PENSION FUND (INCLUDING GENERAL RESERVE), DECEMBER 31, 1945	$8,920,174.99

BUSINESS IN ONTARIO

Assessments, contributions, etc.:	
Entrance fees	$ 4.00
Contributions	1,050.76
Assessments	2,276.36
TOTAL COLLECTIONS FOR 1945	$ 3,331.12

	MEMBERS	SHARES
Total membership in Ontario, December 31, 1944	746	1,826
Add:		
New members	2	2
Old revived	22	159
Transfers into Ontario	55	191
	825	2,178
Deduct:		
Deaths	3	8
Lapses	4	20
Transferred out of Ontario	21	68
TOTAL MEMBERSHIP IN ONTARIO, DECEMBER 31, 1945	797	2,082

MISCELLANEOUS AND CONSTATING INSTRUMENTS

Les Prevoyants du Canada is an organization founded in the Province of Quebec in the year 1909, incorporated that year by private act of Quebec, cited 9 Edward VII, c. 121. Its charter was amended in 1911 (1 Geo. V, c. 89); again in 1918 (8 Geo. V, c. 122); again in 1921 (11 Geo. V, c. 148), and again in 1930 (20 Geo. V, c. 142). In 1926 it applied for permission to carry on business in Ontario, and the following year The Ontario Insurance Act was amended to provide for the licensing of such organization as a new class of insurer called "pension fund associations" (vide Stat., Ont. 1927, c. 50). This organization subsequently received its initial Ontario license under date of December 3, 1927.

The charter was again amended in 1942 (6 Geo. VI, c. 142), whereby the Company was authorized to enter into contracts of life insurance and to assume the assets and liabilities of the Annuity Fund (La Caisse de Retraite) and the Reimbursement Fund (La Caisse de Remboursement). The Company continues to administer the Pension Fund, which remains a separate organization from Les Prevoyants du Canada.

This Act also changed the basis on which pensions were to be paid to members of the Pension Fund, as follows:

> "Notwithstanding any provision to the contrary, the rate of the annual pensions shall be established in such a way that the present value of the pensioners' pensions at any time and the accumulated assessments of the members shall correspond to the net assets of Les Prevoyants du Canada (Fonds de Pension)."

For detailed description of funds and method of operation, see 1928 Report, page 351.

SOCIETE ST-JEAN BAPTISTE DE MONTREAL

Head Office, Montreal, Que.

CAISSE NATIONALE D'ECONOMIE— CAISSE NATIONALE D'ASSURANCE-VIE (formerly CAISSE DE REMBOURSEMENT)

Note.—*For detailed description of funds and method of operation, see 1928 Report, page 352.*

Officers.—President, V. E. Beaupre, Outremont; Managing Director, J. V. Desaulniers, Montreal; Secretary-Treasurer, Arthur Tremblay, Montreal.

Directors.—V. E. Beaupre, L. A. Frechette, Guy Vanier, Lionel Leroux, Arthur Tremblay, C. A. Chagnon.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse Nationale d'Assurance-Vie (formerly Caisse de Remboursement), December 31, 1945

Assets

Cash on hand and in banks	$ 199,636.08
Bonds	9,128,692.26
Stocks	288,336.08
Mortgages	3,255,113.25
Real estate for sale	4,111,038.33
Interest due and accrued	110,063.02
Accounts receivable	74,653.22
Deferred charges	38,545.55
Total Assets	$17,206,077.79

Liabilities

CAISSE NATIONALE D'ECONOMIE—FIRST PERIOD:			
Capital—Pension Fund		$10,326,812.19	
General Reserve Fund—			
Capital revenue	$326,464.28		
Joint and family certificates	1,343,464.03		
Reserve for net premiums due and unpaid.	7,461.87		
Net liability for admitted outstanding claims	717.80		
Pensioners—unclaimed pensions	45,237.36	1,723,345.34	12,050,157.53
SECOND PERIOD:			
Capital—Pension Fund		$ 192,063.81	
General Reserve Fund—			
The actuarial liabilities of the Society in respect to its policies and annuities contracts	$2,312,306.77		
Reserve for net premiums due and accrued.	31,083.68		
Net liability for admitted outstanding claims	491.85		
Pensioners—unclaimed pensions	1,472.44		
Surplus	220,196.78	2,565,551.52	2,757,615.33
General other liabilities—			
Contributions of members paid in advance (deposits)		$ 148,874.99	
Reserve for depreciation on real estate		656,097.87	
Reserve for investments		184,085.31	
Accounts payable		10,909.38	999,967.55
			$15,807,740.41

CAISSE NATIONALE D'ASSURANCE-VIE:			
Net reserve under pensions and annuities contracts	$392,357.48		
Net liability for admitted outstanding claims	5,882.80	$ 398,240.28	
Surplus		1,000,097.10	1,398,337.38
TOTAL			$17,206,077.79

Summary Statement of Operations for the Year Ended December 31, 1945

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD:				
CAPITAL:				
Balance, December 31, 1944			$10,104,492.96	
Contributions paid by members			222,319.23	
Balance, December 31, 1945				$10,326,812.19
GENERAL RESERVE:				
Balance, December 31, 1944	$536,474.69			
Less: Transferred to Reserve for Investments	153,989.31	$382,485.38		
REVENUE—				
Contributions paid by members	$226,890.89			
Confiscated pensions	3,851.48			
Interest on investments	59,788.03			
Total own revenue	290,530.40			
Interest on investments (capital)	426,408.55			
Revenue on operations for 1945	$716,938.95			
Distribution to pensioners in 1945	$772,960.05			
Less: Revenue on operations for 1945	716,938.95	56,021.10		
Balance, December 31, 1945			326,464.28	
JOINT CERTIFICATE:				
Balance, December 31, 1944		$293,043.76		
Contributions paid by members	$ 15,938.33			
Interest on investments	13,487.94			
	$ 29,426.27			
Less: Carried to Special Reserve—				
Contributions payable for beneficiaries	$ 6,084.75			
Annuities payable to beneficiaries	10,472.14			
	$ 16,556.89	12,869.38		
		$305,913.14		
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH—				
Balance, December 31, 1944	$ 7,811.25			
Transferred during year	6,084.75			
	$ 13,896.00			
Less: Paid in 1945	3,024.00	10,872.00		
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES—				
Balance, December 31, 1914	$ 4,669.70			
Transferred during year	10,472.14			
	$ 15,141.84			
Less: Paid in 1945	4,483.59	10,658.25		
Balance, December 31, 1945			327,443.39	
FAMILY CERTIFICATE:				
Balance, December 31, 1944		$884,026.37		
Contributions paid by members	$ 48,654.39			
Interest on investments	42,302.21			
	$ 90,956.60			
Less: Carried to Special Reserve—				
Contributions payable for beneficiaries	$ 6,661.20			
Annuities payable to beneficiaries	13,746.05			
	$ 20,407.25	70,549.35		
		$954,575.72		

RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH—				
Balance, December 31, 1944	$ 23,163.90			
Transferred during year	6,661.20			
	$ 29,825.10			
Less: Paid in 1945	6,294.80	23,530.30		
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES—				
Balance, December 31, 1944	$ 19,266.20			
Transferred during year	13,746.05			
	$ 33,012.25			
Less: Paid in 1945	8,604.83	24,407.42		
SPECIAL RESERVE FOR PENSIONS—				
Balance, December 31, 1944		13,507.20		
Balance, December 31, 1945			1,016,020.64	1,669,928.31
PENSION FUND—FIRST AND SECOND PERIODS:				
REVENUE ACCOUNT—FIRST PERIOD—				
Interest on investments	$716,938.95			
Transferred from Reserve Fund—excess of distribution over revenue	56,021.10			
	$772,960.05			
PENSIONERS' ACCOUNT—FIRST PERIOD—				
Balance unpaid pension, December 31, 1944		$ 37,258.75		
From Pensions' Fund revenue account		772,960.05		
Debtors		91.00		
		$810,309.80		
Less:				
Paid in 1945 to pensioners	$752,483.16			
Paid in 1945 for previous years	8,789.00			
Transferred to General Reserve	3,800.28	765,072.44	$ 45,237.36	
REVENUE ACCOUNT—SECOND PERIOD—				
Unguaranteed Pensions				
Interest on investments	$ 8,689.63			
Transferred from Capital Fund—excess of distribution over revenue	3,028.12			
	$ 11,717.75			
PENSIONERS' ACCOUNT—SECOND PERIOD—				
Unguaranteed Pensions				
Balance unpaid pensions, December 31, 1944		$ 940.51		
From Pensions' Fund revenue account		11,717.75		
		$ 12,658.26		
Less:				
Paid in 1945—pensioners	$ 11,016.50			
Paid in 1945 for previous years	858.00	11,874.56	783.76	
PENSIONERS' ACCOUNT—SECOND PERIOD—				
Guaranteed Minimum Annuities				
Balance unpaid pensions, December 31, 1944		$ 473.63		
From Pensions' Fund revenue account		14,845.00		
		$ 15,318.63		
Less: Paid to pensioners in 1945		14,668.96	649.67	
PENSIONERS' ACCOUNT—SECOND PERIOD—				
Guaranteed Pensions with Profits				
Balance unpaid pensions, December 31, 1944		$ 15,460.80		
From Pensions' Fund revenue account		17,241.97		
		$ 62,702.77		
Less: Paid to pensioners in 1945		62,663.76	39.01	46,709.80
SECOND PERIOD:				
CAPITAL:				
Balance, December 31, 1944	$195,029.53			
Contributions paid by members	62.40	$195,091.93		
Less: Transferred to Pensions' Fund		3,028.12		
Balance, December 31, 1945			$ 192,063.81	
GENERAL RESERVE:				
GUARANTEED MINIMUM ANNUITIES—				
Balance, December 31, 1944		$204,059.57		
Contributions paid by members	$ 1,606.72			
Interest on investments	9,123.37			
	$ 10,730.09			

Pensions paid in 1945	$ 14,845.00			
Less: Revenue for 1945	10,730.09			
Excess of distribution over revenue		4,114.91		
Balance, December 31, 1945			199,944.66	
GUARANTEED DEFERRED PENSIONS WITH PROFITS:				
Balance, December 31, 1944		$453,969.49		
Contributions paid by members	$ 64,236.88			
Interest on investments	21,579.83			
	$ 85,816.71			
Less: Paid to 1945 pensioners	3,035.11	82,781.60		
Balance, December 31, 1945			536,751.09	
GUARANTEED DEFERRED PENSIONS AND ANNUITIES WITH PROFITS—				
Balance, December 31, 1944		$719,679.69		
Contributions paid by members	$ 83,105.00			
Interest on investments	33,596.18			
	$116,701.18			
Less:				
Paid to pensioners in 1945	$ 884.69			
Annuities paid in 1945	5,817.58			
Annuities payable transferred to reserve for annuities payable	6,972.69			
	$ 13,674.96	103,026.22		
Balance, December 31, 1945			822,705.91	
GUARANTEED PENSIONS WITH PROFITS (SIMPLE PREMIUM)—				
Balance, December 31, 1944		$570,076.98		
Contributions paid by members	$110,460.70			
Interest on investments	26,841.89			
	$137,302.59			
Less: Paid in 1945 to pensioners	45,131.35	92,171.24		
Balance, December 31, 1945			662,248.22	
GUARANTEED DEFERRED PENSIONS WITH PROFITS AND ANNUITIES PAYABLE UPON DEATH—				
Balance, December 31, 1944		$124,520.03		
Contributions paid by members	$ 93,984.03			
Interest on investments	7,113.92			
	$101,097.95			
Less:				
Annuities paid in 1945	$ 15,402.06			
Annuities payable transferred to reserve for annuities payable	8,449.39			
	$ 23,851.45	77,246.50		
Balance, December 31, 1945			201,766.53	
SPECIAL GUARANTEED PENSIONS (TEN YEARS' GUARANTEE)—				
Balance, December 31, 1944		$ 9,994.16		
Contributions paid by members	$ 10,388.76			
Interest on investments	670.01			
	$ 11,058.77			
Less: Paid to beneficiaries, 1945	284.00	10,774.77		
Balance, December 31, 1945			20,768.93	
DEFFRRED PENSIONS—PENSIONS' FUND—				
Balance, December 31, 1944		$ 75,134.20		
Contributions paid by members	$ 14,919.75			
Interest on investments	3,590.04			
	$ 18,509.79			
Less: Paid in 1945 to pensioners	3,965.60	14,544.19		
Balance, December 31, 1945			89,678.39	
RESERVE FOR ANNUITIES PAYABLE—				
Balance, December 31, 1944		$ 23,409.08		
Contributions	$ 15,422.08			
Interest on investments	1,286.83			
	$ 16,708.91			
Less: Annuities paid in 1945	4,449.20	12,259.71		
Balance, December 31, 1945			35,668.79	2,761,596.33

FIRST AND SECOND PERIODS:

GENERAL RESERVE:			
DEPRECIATION ON REAL ESTATE INVESTMENTS—			
Balance, December 31, 1944	$581,764.72		
Depreciation for the year 1945	74,333.15		
Balance, December 31, 1945		$ 656,097.87	
Reserve for investments	$189,808.63		
Less: Excess of total book value of ledger assets over total authorized value	5,723.32	184,085.31	
Contributions on deposits		148,874.99	989,058.17
CAISSE NATIONALE D'ECONOMIE—TOTAL FUND			$15,794,104.80

II. CAISSE NATIONALE D'ASSURANCE-VIE (formerly CAISSE DE REMBOURSEMENT)

Net reserve necessary to meet the liabilities of the Company, under its contracts	$392,357.48		
Net liability for admitted outstanding claims	5,882.80	$ 398,240.28	
Surplus		1,000,097.10	
TOTAL FUND			$ 1,398,337.38

SUMMARY

CAISSE NATIONALE D'ECONOMIE	$15,794,104.80
CAISSE NATIONALE D'ASSURANCE-VIE	1,398,337.38
	$17,192,442.18

Administration Funds

CAISSE NATIONALE D'ECONOMIE—
CAISSE NATIONALE D'ASSURANCE-VIE (formerly CAISSE DE REMBOURSEMENT)

BALANCE SHEET

Assets

Cash in hand and in banks	$ 12,569.44
Accounts receivable	7,377.92
Société Nationale de Fiducie (deposit)	75,857.44
Bonds and debentures	5,500.00
Accrued interest	56.43
Furniture and fixtures, less depreciation	1,940.98
Head Office premises	192,996.35
Deferred charges	663.27
TOTAL ASSETS	$296,961.83

Liabilities

Accounts payable		$ 32,641.36
Reserves:		
Depreciation on Head Office premises	$ 22,847.42	
Insurance on sub-agents	6,000.00	
Insurance on agents	21,000.00	
Contingencies	73,357.00	123,204.42
Caisse Nationale d'Economie—4%—June 30, 1954		51,050.53
Surplus of assets over liabilities		90,065.52
TOTAL		$296,961.83

REVENUE ACCOUNT

Income

CAISSE NATIONALE D'ECONOMIE:			
Entrance fees—First Period	$ 2,753.27		
Entrance fees—Second Period	39,841.54		
Renewals—First Period	141,213.89		
Renewals—Second Period	40,028.67	$223,837.37	
Interest on overdue contributions	$ 4,651.89		
Interest on investments and deposits	2,241.31	6,893.20	$230,730.57
CAISSE NATIONALE D'ASSURANCE-VIE:			
Entrance fees and renewals—First Period		$ 21,942.34	
Entrance fees and renewals—Second Period		6,370.98	28,313.32
			$259,043.89

Expenditures (Combined)

Commissions to agents	$ 74,646.83		
Publicity extension and organization	37,002.21	$111,649.04	
Administration expenses		98,561.84	
Fees—Société Nationale de Fiducie		32,969.79	243,180.67
BALANCE CARRIED TO PROFIT AND LOSS ACCOUNT			$ 15,863.22

PROFIT AND LOSS ACCOUNT

Balance, December 31, 1944			$ 87,789.19
Surplus of revenues over expenditures	$ 15,863.22		
Transferred from Contingent Fund	6,000.00		
Adjustment (Agents' Fund)	191.66	$ 22,054.88	
Less:			
Increase in reserve	$ 4,778.55		
Paid to Employees' Pension Fund	15,000.00	19,778.55	2,276.33
BALANCE, DECEMBER 31, 1945			$ 90,065.52

Miscellaneous and Constating Instruments

The Société Saint-Jean Baptiste de Montreal was founded in the Province of Quebec in 1834 and incorporated in 1848 by private Act of Quebec (12 Victoria, chap. 149). Its charter was later amended as follows: 1888–89 by 51–52 Victoria, chap. 65; 1891–92 by 55–56 Victoria, chap. 85; 1899 by 62 Victoria, chap. 93; 1903 by 3 Edward VII, chap. 121; 1906 by 6 Edward VII, chap. 93. It is classified as a benefit society, having no capital stock, its directors being elected by the members. Its only objective is to serve the people by mutual benefit.

By its charter, the Society has been authorized to establish a few separate corporations, amongst which are: La Caisse Nationale d'Economie, La Caisse de Remboursement, and a trust company known as La Société Nationale de Fiducie, also Le Monument National and La Société Nationale de Colonization.

In 1926, La Société St-Jean Baptiste de Montreal applied for permission to carry on business in Ontario for its two corporations: La Caisse Nationale d'Economie and La Caisse de Remboursement in the operation of Pension Funds; and the following year the Ontario Insurance Act was amended to provide for the licensing of such organizations under a new class of insurers called "Pension Fund Associations" (vide Stat. Ont., 1927, c. 50). These organizations subsequently received their initial Ontario licenses under date of September 19, 1927. La Société Nationale de Fiducie, Le Monument National and La Société Nationale de Colonization operate in the Province of Quebec only.

La Caisse Nationale d'Economie and La Caisse de Remboursement are two distinct corporations, founded in the Province of Quebec by La Société St.-Jean Baptiste de Montreal, and incorporated as follows: Caisse Nationale d'Economie by private Act of Quebec (62 Victoria, chap. 93); Caisse de Remboursement by private Act of Quebec (3 Edward VII, chap. 121).

Their charters were later amended as follows: 1912 by 3 Geo. V, chap. 93; 1918 by 8 Geo. V, chap. 121; 1920 by 10 Geo. V, chap. 130; 1921 by 11 Geo. V, chap. 147; 1922 by 12 Geo. V, chap. 130; 1940 by 4 Geo. VI, chap. 124; 1945 by 9 Geo. VI, chap. 105.

The 1945 Act converted La Caisse de Remboursement into a mutual life insurance company under the name of the Caisse Nationale d'Assurance–Vie, with power to carry on the business of life insurance. This Act also changed the basis on which pensions were to be paid by La Caisse Nationale d'Economie as follows:

> "From and after the 1st of January, 1946, the amount of the annual pensions shall be determined in such a way that the actual value of the pensions at the amount fixed and the accumulation at compound interest of the contributions of the members who are not annuitants does not exceed the amount of the capital of La Caisse increased by the part of the general reserve fund available for use for the purposes of the pension including the actual value of the contributions to be received from member–annuitants."

II

ANNUAL STATEMENT ABSTRACTS

(A)

JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

I. LIFE

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES, INCOME AND DISBURSEMENTS

II. FIRE AND OTHER CLASSES

Assets, December 31, 1945

NAME OF COMPANY	REAL ESTATE (LESS ENCUMBRANCES THEREON)	MORTGAGE LOANS ON REAL ESTATE	BONDS, DEBENTURES AND DEBENTURE STOCKS	STOCKS	CASH ON HAND AND IN BANKS	INTEREST, DIVIDENDS AND RENTS DUE AND ACCRUED	AGENTS' BALANCES AND BILLS RECEIVABLE ON ACCOUNT OF SAME	REINSURANCE ON LOSSES PAID	OTHER ASSETS	TOTAL ADMITTED ASSETS
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Home Assurance Co.	2,102.46	2,750.00	391,672.50	11,751.00	58,905.12	3,309.90	50,205.63	19.50	†55,394.45	576,110.56
Hand-in Hand Insurance Co.		7,800.00	214,687.77	36,053.90	11,251.80	2,527.66	11,925.70	27.33	451.48	284,725.64
Home Assurance Co. of Canada		1,244.00	301,046.50		73,736.78	2,107.16	87,852.27	5,279.92	3.00	471,269.63
Merchants Fire Insurance Co.	100,000.00	7,300.00	529,945.31		48,912.75	6,411.51	10,976.33		7,181.85	710,727.75
Pilot Insurance Company			1,037,118.49		104,422.27	5,872.41	101,750.95	670.52	*50,297.48	1,300,132.12
Queen City Fire Insurance Co.		9,000.00	630,342.50	63,455.00	21,132.06	7,525.80	6,894.08			738,349.44
Sterling Insurance Co.			112,829.20	16,500.00	10,619.39	449.19	15,204.51	6,443.31	1,140.85	163,186.45
CASH MUTUALS										
Perth Mutual Fire Insurance Co.	38,000.00	11,700.00	1,977,552.66	44,264.75	207,483.49	18,096.06	32,663.72	2,190.24		2,331,950.92
Waterloo Mutual Fire Insurance Co.	35,000.00	125,042.50	2,196,502.10	21,494.01	50,661.73	19,706.93	49,412.50	17.50		2,497,837.27
STOCK MUTUALS										
Equitable Fire Insurance Co.		48,800.00	1,504,092.35		361,448.99	16,504.07	88,458.12	136,271.03		2,155,574.56
Missisquoi & Rouville Mutual Fire Ins. Co.	3,562.50	3,380.00	922,247.50		60,532.96	7,102.86	34,439.81	9,941.09	3,154.02	1,044,360.74
TOTALS	178,664.96	217,016.50	9,818,036.88	193,518.66	1,009,107.34	89,613.55	489,783.62	160,860.44	117,623.13	12,274,225.08

*Refundable portion of excess profits tax, $15,173.46; C.S.V. endowment life insurance policy, $14,600.00.

†C.S.V. life insurance policy, $16,225.12; second mortgage bonds, $38,250.00.

The amounts of deposits (par value) pursuant to section 40 of The Insurance Act at date of publication are as follows: Canadian Home Assurance Co., $55,000.00; Hand-in-Hand Insurance Co., $40,000.00; Home Assurance Co. of Canada, $127,000.00 (held by Province of Alberta as reciprocal deposit respecting contracts in Alberta, British Columbia, Saskatchewan, Manitoba and Ontario); Merchants Fire Insurance Co., $29,720.00; Pilot Insurance Co., $30,000.00; Queen City Fire Insurance Co., $50,893.33; Sterling Insurance Co., $53,273.33; Perth Mutual Fire Insurance Co., $160,000.00; Waterloo Mutual Fire Insurance Co., $100,000.00; Equitable Fire Insurance Co., $50,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., $55,000.00.

II. FIRE AND OTHER CLASSES (Cont'd)

Liabilities, December 31, 1945

Name of Company	Provision for Unpaid Claims	Reserve of Unearned Premiums	Taxes and Expenses Due and Accrued	Reinsurance Companies' Ceded Business	Return Premiums and Balances Due Agents	Investment and Contingency Reserves	All Other Liabilities	Total Liabilities, Excluding Capital Stock	Excess of Assets Over Liabilities, Excluding Capital Stock	Capital Stock Paid In
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Home Assurance Co.	126,605.75	147,274.15	8,500.00	110,008.38	...			392,388.28	183,722.28	113,905.00
Hand-in-Hand Insurance Co.	11,401.87	42,671.23	2,904.95	718.16	2,882.85	...	2,000.00	62,579.06	222,146.58	100,000.00
Home Assurance Co. of Canada	25,845.00	164,464.20	73,925.25	55,803.28	1,559.52	107.00	**20,000.00	341,704.25	129,565.38	74,217.50
Merchants Fire Insurance Co.	47,282.87	112,167.94	999.11	774.59	171.54	33,000.00	236.00	194,632.05	516,095.70	150,000.00
Pilot Insurance Co.	184,067.64	336,874.68	19,874.88	10,533.92	64.11	35,000.00	...	586,415.23	713,716.89	204,500.00
Queen City Fire Insurance Co.	12,048.00	41,711.08	3,033.52	351.65	954.08	...	700.00	58,798.33	679,551.11	100,000.00
Sterling Insurance Co.	3,567.07	22,776.42	974.40	10,604.73	336.66	...	2,272.48	40,531.76	122,654.69	100,000.00
CASH MUTUALS										
Perth Mutual Fire Insurance Co.	28,245.41	180,958.60	20,000.00	...	47.02	210,000.00	...	439,251.03	1,892,699.89	...
Waterloo Mutual Fire Insurance Co.	17,000.00	292,910.35	11,274.35	83.81	161.39	59,500.00	*65,713.79	446,643.69	2,051,193.58	...
STOCK MUTUALS										
Equitable Fire Insurance Co.	48,880.40	313,162.72	24,000.00	313,981.99	...	...	†38,510.37	738,535.48	1,417,039.08	134,000.00
Missisquoi & Rouville Mutual Fire Ins. Co.	21,676.48	173,552.75	11,719.89	9,671.17	...	14,463.58	...	231,083.87	813,276.87	44,000.00
Totals	526,620.49	1,828,524.12	177,206.35	512,531.68	6,177.17	352,070.58	129,432.64	3,532,563.03	8,741,662.05	1,020,622.50

*Pension fund.

**Special reserve—accident and sickness policies.

†Reserve for unlicensed reinsurance.

II. FIRE AND OTHER CLASSES (Cont'd)

Profit and Loss Account for the Year Ending December 31, 1945

Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Net Adjustment Expenses	Net Commissions and Other Expenses	Total Claims and Expenses	Underwriting Profit or Loss (*)
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Home Assurance Co.	294,171.90	326,915.15	171,857.73	39,806.59	115,030.56	356,694.88	*29,779.73
Hand-in-Hand Insurance Co.	68,979.52	67,304.00	23,832.66	757.60	33,397.98	57,988.24	9,315.76
Home Assurance Co. of Canada	442,122.06	394,900.28	164,812.60	16,089.73	212,958.19	393,860.52	1,039.76
Merchants Fire Insurance Co.	133,684.33	136,234.19	97,989.24	3,947.97	78,126.29	180,063.50	*43,829.01
Pilot Insurance Co.	702,623.02	658,060.42	294,187.13	2,706.25	356,387.73	653,281.11	4,779.31
Queen City Fire Insurance Co.	40,450.03	42,613.19	30,786.92	1,794.16	20,966.00	53,547.08	*10,933.89
Sterling Insurance Co.	36,556.34	26,616.38	13,597.78	528.36	11,575.94	28,702.08	*2,085.70
CASH MUTUALS							
Perth Mutual Fire Insurance Co.	238,507.22	222,305.28	103,556.91	3,522.76	121,576.01	228,655.68	*6,350.40
Waterloo Mutual Fire Insurance Co.	340,316.44	328,289.73	162,692.29	4,160.25	179,901.56	346,754.10	*18,464.37
STOCK MUTUALS							
Equitable Fire Insurance Co.	443,328.50	383,862.61	246,593.40	10,946.23	131,548.72	389,088.35	*5,225.74
Missisquoi & Rouville Mutual Fire Insurance Co.	260,163.88	235,093.41	126,722.70	4,629.00	105,809.00	237,160.70	*2,067.29
Totals	3,000,903.24	2,822,195.24	1,436,629.36	88,888.90	1,400,277.98	2,925,796.24	*103,601.00

II. FIRE AND OTHER CLASSES (Concl'd)

Profit and Loss Account for the Year Ending December 31, 1945 (Concl'd)

Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Decrease in Deficiency of Market Book Value of Securities	Other Gains	Total Other Revenue	Income and Excess Profits Taxes	Loss on Sale of Investments	Other Expenditure	Total Other Expenditure	Excess of Other Revenue Over Other Expenditure	Total Net Profit for Year
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Home Assurance Co.	22,499.42	3,578.56		919.33	26,997.31					26,997.31	*−2,782.12*
Hand-in-Hand Insurance Co.	11,445.06	311.25	50.63	37.21	11,844.15	12,273.81	140.00	893.70	13,307.51	**1,463.36*	7,852.40
Home Assurance Co. of Canada	12,118.60	616.57	3,023.43		15,758.60	5,167.87			5,167.87	10,590.73	11,630.49
Merchants Fire Insurance Co.	24,415.29			6,742.37	31,157.66		32.17	3,000.00	3,032.17	28,125.49	*−15,703.52*
Pilot Insurance Co.	26,025.80			15.04	26,040.84	4,789.80		957.08	5,746.88	20,293.96	25,073.27
Queen City Fire Insurance Co.	30,482.03	743.75			31,225.78	7,190.59		600.84	7,791.43	23,434.35	12,500.46
Sterling Insurance Co.	4,867.16		1,250.00	44.38	6,161.54					6,161.54	4,075.84
CASH MUTUALS											
Perth Mutual Fire Insurance Co.	71,800.58	19,830.50			91,631.08			**11,179.54	11,179.54	80,451.54	74,101.14
Waterloo Mutual Fire Insurance Co.	79,531.39	15,910.85		93.20	95,535.44			†14,927.45	14,927.45	80,607.99	62,143.62
STOCK MUTUALS											
Equitable Fire Insurance Co.	50,544.88	37,276.99			87,821.87	9,059.07		2,022.29	11,081.36	76,740.51	71,514.77
Missisquoi & Rouville Mutual Fire Ins. Co.	31,844.90	10,282.00			42,126.90	6,822.73		386.53	7,209.26	34,917.64	32,850.35
TOTALS	365,575.11	88,550.47	4,324.06	7,851.53	466,301.17	45,303.87	172.17	33,967.43	79,443.47	386,857.70	283,256.70

*Deficit.

**Transferred to contingency reserve, $10,000.00.

†Pension fund reserve, $10,527.45.

ABSTRACT OF BUSINESS IN CANADA TRANSACTED BY JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES WRITING FIRE AND OTHER CLASSES

For the Year Ending December 31, 1945

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
CANADIAN HOME ASSURANCE CO.						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	9,513,134.00	9,870,369.00	102,490.91	35,245.35	67,245.56	28,463.07
Automobile			253,685.25	43,305.40	210,379.85	133,941.36
Accident—Personal			5.00		5.00	1,379.04
Public Liability			1,739.26	382.44	1,356.82	
Employees Liability			536.83	134.21	402.62	13.00
Boiler			117.11	117.11		
Fidelity			55.99		55.99	
Surety			257.50		257.50	
Plate Glass			13,743.52		13,743.52	7,799.94
Theft			725.04		725.04	261.32
Totals	9,513,134.00	9,870,369.00	373,356.41	79,184.51	294,171.90	171,857.73
HAND-IN-HAND INSURANCE COMPANY						
Fire	15,411,603.00	11,406,681.00	74,911.19	12,383.67	62,527.52	23,670.27
Automobile			6,073.54	1.95	6,071.59	243.51
Plate Glass						*−81.12*
Sprinkler or Leakage						
Explosion			378.28	64.35	311.93	
Totals	15,411,603.00	11,406,681.00	81,361.01	12,449.97	68,911.04	23,832.66
HOME ASSURANCE COMPANY OF CANADA						
Fire	15,009,805.00	5,005,824.00	178,024.63	141,078.14	36,946.49	13,659.15
Automobile			264,477.27	5,658.38	258,818.89	103,780.29
Accident and Sickness			134,968.10		134,968.10	44,485.95
Personal Property			9,018.27		9,018.27	2,300.96
Plate Glass			2,370.31		2,370.31	586.25
Totals	15,009,805.00	5,005,824.00	588,858.58	146,736.52	442,122.06	164,812.60
MERCHANTS FIRE INSURANCE COMPANY						
Fire	25,397,692.00	41,565,827.00	123,143.49	14,545.91	108,597.58	54,629.47
Automobile			25,127.56	48.42	25,079.14	43,359.77
Sprinkler Leakage			3.20		3.20	
Explosion			42.92	54.11	*−11.19*	
Earthquake			15.60		15.60	
Totals	25,397,692.00	41,565,827.00	148,332.77	14,648.44	133,684.33	97,989.24
PILOT INSURANCE COMPANY						
Fire	20,524,487.00	31,413,688.00	125,196.17	36,972.90	88,223.27	37,752.79
Automobile			616,633.46	28,605.03	588,028.43	252,659.78
Accident—Public Liability			7,737.00	1,476.04	6,260.96	*−3,205.61*
Accident—Sickness			1,764.26	1,764.26		
Guarantee Surety			7,285.65	4,144.19	3,141.46	*−101.19*
Inland Transportation			1,997.62		1,997.62	350.16
Personal Property			9,800.33	1,114.22	8,686.11	3,592.85
Plate Glass			3,841.28		3,841.28	2,777.86
Theft			3,633.81	1,189.92	2,443.89	360.49
Totals	20,524,487.00	31,413,688.00	777,889.58	75,266.56	702,623.02	294,187.13
QUEEN CITY FIRE INSURANCE COMPANY						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Fire	8,724,231.00	18,624,732.00	42,668.53	2,290.25	40,378.28	30,786.92
Explosion			71.75		71.75	
Earthquake						
Totals	8,724,231.00	18,624,732.00	42,740.28	2,290.25	40,450.0	30,786.92

ABSTRACT OF BUSINESS IN CANADA ETC. (*Concl'd*)

CLASSES OF INSURANCE	GROSS RISKS WRITTEN	NET AT RISK	PREMIUMS WRITTEN, LESS RETURN PREMIUMS	REINSURANCE CEDED	NET PREMIUMS WRITTEN	NET LOSSES INCURRED
STERLING INSURANCE COMPANY						
	$ c	$ c	$ c	$ c	$ c	$ c
Fire	6,831,011.27	3,991,122.17	83,866.37	47,315.20	36,551.17	13,597.78
PERTH MUTUAL FIRE INSURANCE COMPANY						
Fire	39,030,971.00	50,776,503.00	319,463.64	80,956.42	238,507.22	103,556.91
WATERLOO MUTUAL FIRE INSURANCE COMPANY						
Fire	57,611,554.00	87,444,604.00	451,574.23	111,258.25	340,315.98	162,692.29
EQUITABLE FIRE INSURANCE COMPANY (STOCK-MUTUAL)						
Fire	72,634,265.88	63,312,694.32	1,124,304.17	680,975.67	443,328.50	246,593.40
MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY						
Fire	30,257,750.61	38,299,144.70	330,109.27	71,869.26	258,240.01	126,681.62

DEVELOPMENT OF CLAIMS VALUATIONS, COMBINING ALL CLASSES OF INSURANCE

Showing Valuations of Claims by Years of Incurrence as Ultimately Developed in Comparison with Estimates Made

EQUITABLE FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1939	134,654.28	129,598.05	129,598.05	129,598.05	129,598.05	129,598.05	129,598.05
1940	162,127.10	161,038.11	161,038.11	161,038.11	161,038.11	161,038.11	
1941	214,464.78	209,463.45	209,463.45	209,463.45	209,463.45		
1942	195,699.08	195,699.08	195,699.08	195,699.08			
1943	184,735.55	184,735.55	184,735.55				
1944	230,259.97	230,259.97					
1945	257,539.63						

HAND-IN-HAND INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	43,458.46	41,309.53	41,309.53	41,309.53	41,309.53	41,309.53	41,309.53
1929	89,166.49	81,920.65	81,920.65	81,290.65	81,290.65	81,290.65	81,290.65
1930	37,451.84	37,257.50	37,257.50	37,257.50	37,257.50	37,257.50	37,257.50
1931	47,441.73	47,202.18	47,202.18	47,202.18	47,202.18	47,202.18	47,202.18
1932	41,158.25	40,494.91	40,494.91	40,494.91	40,494.91	40,494.91	40,494.91
1933	48,473.94	47,743.66	47,743.66	47,743.66	47,743.66	47,743.66	47,743.66
1934	28,380.33	28,830.60	28,830.60	28,830.60	28,830.60	28,830.60	28,830.60
1935	21,938.55	21,517.82	21,517.82	21,517.82	21,517.82	21,517.82	21,517.82
1936	31,491.99	31,425.35	31,425.35	31,425.35	21,425.35	21,425.35	21,425.35
1937	20,443.50	20,077.95	20,077.95	20,077.95	20,077.95	20,077.95	20,077.95
1938	39,964.22	37,203.38	37,203.38	37,203.38	37,203.38	37,203.38	37,203.38
1939	29,306.40	29,107.21	29,107.21	29,107.21	29,107.21	29,107.21	29,107.21
1940	13,248.61	13,150.51	13,150.51	13,150.51	13,150.51	13,150.51	
1941	6,592.47	7,170.03	7,170.03	7,170.03	7,170.03		
1942	14,058.88	13,839.50	13,795.22	13,795.22			
1943	25,575.71	24,885.94	24,690.38				
1944	16,650.06	15,804.27					
1945	25,630.61						

HOME ASSURANCE COMPANY OF CANADA

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1942	128,139.49	128,139.49	128,139.49	128,139.49			
1943	109,505.01	109,505.01	109,505.01				
1944	154,027.76	149,022.61					
1945	185,907.48						

MERCHANTS FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	103,558.63	102,311.97	102,311.97	102,311.97	102,311.97	102,311.97	102,311.97
1929	96,616.39	95,036.07	95,036.07	95,036.07	95,036.07	95,036.07	95,036.07
1930	109,575.36	109,052.41	109,052.41	109,052.41	109,052.41	109,052.41	109,052.41
1931	96,661.82	95,431.49	95,431.49	95,431.49	95,431.49	95,431.49	95,431.49
1932	97,752.85	97,345.72	97,345.72	97,345.72	97,345.72	97,345.72	97,345.72
1933	106,255.11	104,120.76	102,192.06	102,192.06	102,192.06	102,192.06	102,192.06
1934	68,225.43	66,510.24	66,510.24	66,510.24	66,510.24	66,510.24	66,510.24
1935	46,898.85	44,840.86	44,840.86	44,840.86	44,840.86	44,840.86	44,840.86
1936	56,800.53	55,778.71	55,778.71	55,778.71	55,778.71	55,778.71	55,778.71
1937	55,388.75	54,548.09	54,548.09	54,548.09	54,548.09	54,548.09	54,548.09
1938	67,437.65	65,689.14	65,689.14	65,689.14	65,689.14	65,689.14	65,689.14
1939	64,758.03	63,937.99	64,051.26	64,051.26	64,051.26	64,101.26	63,967.26
1940	62,785.64	62,086.09	62,086.09	62,086.09	62,086.09	62,086.09	
1941	63,757.49	61,386.34	63,398.26	63,398.26	63,398.26		
1942	55,469.04	53,458.41	53,456.41	53,456.41			
1943	60,210.70	60,008.72	63,750.07				
1944	61,773.13	73,200.82					
1945	87,707.30						

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c	$ c.	$ c	$ c.
1940	67,955.74	67,449.91	67,449.91	67,449.91	67,449.91	67,449.91	
1941	69,031.97	68,748.80	68,748.80	68,748.80	67,748.80		
1942	77,995.14	76,679.58	76,679.58	76,679.58			
1943	101,299.79	99,754.64	99,754.64				
1944	116,770.96	116,211.63					
1945	131,911.03						

PILOT INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	59,295.03	71,945.82	72,766.75	72,659.95	72,635.20	72,651.70	72,706.70
1929	122,648.37	133,972.98	135,718.74	136,053.76	136,060.26	136,060.26	135,566.99
1930	232,002.05	261,660.45	265,907.50	265,548.40	265,548.40	265,510.00	265,660.00
1931	287,668.64	301,748.07	340,193.48	308,575.62	308,656.05	308,671.55	308,671.55
1932	231,169.41	242,555.38	244,264.57	244,803.94	244,801.94	244,801.94	244,801.94
1933	234,907.67	235,654.91	242,066.69	241,993.64	242,018.14	242,018.66	242,018.66
1934	263,092.16	319,870.38	320,821.01	311,916.59	311,395.23	311,395.23	311,395.23
1935	328,430.58	328,308.84	327,572.40	330,075.90	329,666.42	329,610.32	329,544.99
1936	313,793.22	283,587.56	281,431.30	281,680.61	281,680.61	281,672.11	281,672.11
1937	319,939.86	290,441.83	290,703.48	286,615.27	286,383.60	286,408.60	286,207.84
1938	283,063.54	257,622.83	256,233.16	255,669.54	254,553.76	254,423.76	254,341.26
1939	255,404.96	206,395.55	206,024.11	205,652.58	205,571.58	205,496.58	205,496.58
1940	305,950.12	265,990.30	265,121.36	265,211.96	265,231.56	265,231.56	
1941	288,181.51	249,795.48	245,164.88	245,151.36	245,205.43		
1942	238,184.48	195,684.08	192,680.50	192,747.90			
1943	227,797.66	183,554.82	181,589.56				
1944	265,687.51	239,886.40					
1945	324,639.47						

QUEEN CITY FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	38,742.88	39,198.15	39,198.15	39,198.15	39,198.15	39,198.15	39,198.15
1929	46,944.23	46,888.83	46,888.83	46,888.83	46,888.83	46,888.83	46,888.83
1930	40,188.46	39,870.18	39,870.18	39,870.18	39,870.18	39,870.18	39,870.18
1931	60,447.40	57,937.55	57,937.55	57,937.55	57,937.55	57,937.55	57,937.55
1932	38,962.68	38,644.49	38,644.49	38,644.49	38,644.49	38,644.49	38,644.49
1933	51,326.71	51,778.12	51,788.12	51,788.12	51,788.12	51,788.12	51,788.12
1934	35,205.81	35,112.96	35,112.96	35,112.96	35,112.96	35,112.96	35,112.96
1935	21,557.19	21,556.16	21,556.16	21,556.16	21,556.16	21,556.16	21,556.16
1936	20,939.99	19,760.84	19,760.84	19,760.84	19,760.84	19,760.84	19,760.84
1937	31,037.34	30,836.32	30,836.32	30,836.32	80,836.32	30,836.32	30,836.32
1938	24,749.40	23,734.04	23,734.04	23,734.04	23,734.04	23,734.04	23,734.04
1939	23,749.32	23,641.94	23,634.50	23,634.50	23,634.50	23,634.50	23,634.50
1940	16,294.42	16,233.70	16,233.70	16,233.70	16,233.70	16,233.70	
1941	20,225.36	19,883.40	19,833.40	19,833.40	19,833.40		
1942	25,052.97	24,622.43	24,625.43	24,625.43			
1943	28,681.54	28,490.10	28,490.10				
1944	22,861.75	22,848.19					
1945	32,594.64						

STERLING INSURANCE COMPANY OF CANADA

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1941	1,877.87	1,906.45	1,906.45	1,906.45	1,906.45		
1942	11,522.81	11,447.17	11,445.88	11,445.88			
1943	9,330.65	9,173.05	9,139.53				
1944	10,121.78	9,834.37					
1945	14,447.11						

(D)

FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

Assets, December 31, 1945

Society	Ledger Assets							Non-Ledger Assets				Total Admitted Assets
	Real Estate	Mortgage Loans on Real Estate	Loans or Liens on Policies	Bonds and Debentures	Cash on Hand and in Banks	All Other	Total Admitted Ledger Assets	Interest and Rents Due and Accrued	Premiums Due and Deferred	All Other	Total Admitted Non-Ledger Assets	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	41,226.61		146,121.61	21,362,535.82	107,383.05		21,657,267.09	255,886.98	39,069.41		294,956.39	21,952,223.48
Civil Service M.B. Society			1,958.28	373,814.60	3,325.18		379,098.06	3,167.89	46.67		3,214.56	382,312.62
Hamilton Firemen				954,598.02	5,090.83	123.76	959,812.61					959,812.61
Hamilton Police		133,143.85		791,551.51	32,360.47		957,055.83					957,055.83
London Police				447,618.15	5,299.32		452,917.47					452,917.47
Ontario Commercial Travellers Ass'n		277,218.06		919,572.16	114,401.97		1,311,192.19	14,565.57			14,565.57	1,325,757.76
Ontario Secondary School Teachers				51,993.75	948.52		52,942.27	296.50			296.50	53,238.77
Ottawa Firemen's Fund				869,116.38	11,469.50		880,585.88	12,238.88			12,238.88	892,824.76
Ottawa Police Fund		5,000.00		752,036.57	23,803.87	5,911.50	786,751.94	10,242.79			10,242.79	796,994.73
Ottawa Superannuation Fund				1,110,494.13	3,838.77		1,114,332.90	14,837.89			14,837.89	1,129,170.79
Reliable Life Insurance Society	32,000.00		132,775.61	2,609,748.98	66,328.91	5,000.78	2,845,854.28	38,140.20	18,506.79		56,646.99	2,902,501.27
Sons of England	37,192.05	500.00	1,505.687	483,975.08	16,990.59		553,714.59	5,723.43	52,106.63		57,830.06	611,544.65
Stratford Municipal Benefit Fund				188,426.43	3,516.89		191,943.32	2,029.65			2,029.65	193,972.97
Toronto Firemen's Fund				4,902,092.63		7,072.50	4,909,165.13	46,750.57			46,750.57	4,955,915.70
Toronto Police Fund		30,000.00		6,325,673.81		4,008.00	6,359,681.81	84,788.29		7.39	84,795.68	6,444,477.49
Union St. Joseph du Canada	135,227.70	195,606.33	123,302.47	4,907,571.95	167,940.65	6,408.24	5,536,057.34	57,986.56	33,099.85	69,024.12	160,110.53	5,696,167.87
Totals	245,646.36	641,468.24	419,214.84	47,050,819.97	562,698.52	28,524.78	48,948,372.71	546,655.20	142,829.35	69,031.51	758,516.06	49,706,888.77

FRATERNAL SOCIETIES (Cont'd)

Assets and Liabilities According to Funds, December 31, 1945

Society	Admitted Assets (Ledger and Non-Ledger)					Liabilities (Except Actuarial Reserves)				
	Mortuary Fund	Sickness and Other Beneficiary Funds	Special Funds	General (Expense) Fund	Total	Mortuary Fund	Sickness and Other Beneficiary Funds	Special Funds	General (Expense) Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	20,627,310.96	1,128,568.61	162,050.72	31,293.19	21,952,223.48	200,173.52	3,323.75		3,144.38	206,641.65
Civil Service M.B. Society	382,312.62				382,312.62	208.98				208.98
Hamilton Firemen		959,812.61			959,812.61		571.90	2,732.03		3,303.93
Hamilton Police		957,055.83			957,055.83					
London Police		452,917.47			452,917.47					
Ontario Commercial Travellers Ass'n	1,325,757.76				1,325,757.76	9,290.00		45,000.00		54,290.00
Ontario Secondary School Teachers	48,715.90			4,522.87	53,238.77	1,000.00				1,000.00
Ottawa Firemen		892,824.76			892,824.76					
Ottawa Police		796,994.73			796,994.73					
Ottawa Superannuation Fund		1,129,170.79			1,129,170.79					
Reliable Life Insurance Society	2,630,600.34	256,699.06	1,033.10	14,168.77	2,902,501.27	52,903.44	13,452.59	.95	5,443.34	71,800.32
Sons of England	412,933.79	97,168.69	33,461.46	67,980.71	611,544.65	7,730.00	2,500.00	1,517.20	96.66	11,843.86
Stratford Municipal Benefit Fund		193,972.97			193,972.97					
Toronto Firemen's Fund		4,955,915.70			4,955,915.70		289,386.03			289,386.03
Toronto Police Fund		6,444,177.49			6,444,177.49		344,273.77			344,273.77
Union St. Joseph du Canada	5,010,303.43	607,974.94	49,725.99	28,163.51	5,696,167.87	60,462.43	3,522.70	1,577.39	5,090.69	73,653.21
Totals	30,437,934.80	18,873,553.65	246,271.27	149,129.05	49,706,888.77	331,768.37	657,030.74	53,827.57	13,775.07	1,056,401.75

FRATERNAL SOCIETIES (Cont'd)

Receipts and Disbursements by Funds, 1945

MORTUARY FUND

Society	Balance Ledger Assets, Dec. 31, 1944	Receipts						Disbursements					Balance Ledger Assets, Dec. 31, 1945
		Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Cdn. Order of Foresters.....	20,021,853.71	594,781.12	944,002.59	261,254.87	133.32	26,034.98	1,826,206.88	960,080.77		222,529.73	312,396.69	1,495,007.19	20,353,053.40
Civil Service M.B. Soc......	355,736.03	28,131.75	16,547.17	284.67		245.28	45,208.87	16,467.32		1,581.21	774.57	18,823.10	382,121.80
Ontario Comm. Travellers	1,285,262.67	26,480.00	55,298.09	8,379.95		547.44	90,705.48	44,968.00		19,756.15	51.81	64,775.96	1,311,192.19
Ont. Sec. School Teachers.	40,206.15	11,823.74	1,281.03	275.00		35.43	13,415.20	4,000.00		1,182.37		5,182.37	48,438.98
Reliable Life Ins. Soc.	2,721,413.06	227,724.73	120,010.75	125.00		925.46	348,785.94	236,219.00	1,416.38	136,229.18	19,007.11	392,871.67	2,677,327.33
Sons of England......... ...	406,277.76	21,750.29	15,203.47				36,953.76	22,697.43	....	4,949.90	7,331.59	34,978.92	408,252.60
Union St. Joseph du Can..	4,751,605.89	376,964.77	172,670.50	12,453.02	2,732.00		564,820.29	296,060.09	94,676.72	......	6,472.92	397,209.73	4,919,216.45
Totals..............	29,582,355.27	1,287,656.40	1,325,013.60	282,772.51	2,865.32	27,788.59	2,926,096.42	1,580,492.61	96,093.10	386,228.54	346,034.69	2,408,848.94	30,099,602.75

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

Society	Balance Ledger Assets, Dec. 31, 1944	Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	Balance Ledger Assets, Dec. 31, 1945
Cdn. Order of Foresters......	1,054,850.45	51,279.46	47,089.43	10,358.53	......	......	108,727.42	45,998.00	12,564.88		3,296.78	61,859.66	1,101,718.21
Reliable Life Ins. Soc.....	194,363.54	35,332.41	11,337.06		....	....	46,669.47	36,421.60	....	14,036.13	18.31	50,476.04	190,556.97
Sons of England....................	3,515.33	4,124.71	82.31	...	....	....	4,207.02	3,432.50	......	199.03	......	3,631.53	4,090.82
Union St. Joseph du Can....	424,539.93	46,120.74	15,376.94	1,108.95	....	....	62,606.63	39,470.69	8,431.33	......	7,085.78	54,987.80	432,158.76
Totals................	1,677,269.25	136,857.32	73,885.74	11,467.48	...	......	222,210.54	125,322.79	20,996.21	14,235.16	10,400.87	170,955.03	1,728,524.76

FUNERAL FUND

Society	Balance Ledger Assets, Dec. 31, 1944	Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	Balance Ledger Assets, Dec. 31, 1945
Sons of England	23,912.06	20,599.03	1,199.36	112.82	......	19,753.37	41,664.58	24,725.00		2,328.03	893.89	27,946.92	37,629.72

CHILD OR JUVENILE FUND

Cdn. Order of Foresters	5,532.66	4,057.35	208.22				4,265.57			133.32		133.32	9,664.91
Reliable Life Ins. Soc.	51,997.69	24,774.91	2,043.22				26,818.13	1,715.00		14,856.79	655.43	17,227.22	61,588.60
Union St. Joseph du Can.	132,695.42	46,398.46	5,387.74	388.56			52,174.76	8,018.14	2,954.15	2,732.00		13,704.29	171,165.89
TOTALS	190,225.77	75,230.72	7,639.18	388.56			83,258.46	9,733.14	2,954.15	17,722.11	655.43	31,064.83	242,419.40

PENSION AND BENEFIT FUND (Municipal Pension Fund Associations only)

Hamilton Firemen's	919,323.16	28,634.02	32,405.05	21,943.70		983.10	83,965.87	40,962.84		1,493.01	38.77	42,491.62	960,794.41
Hamilton Police	896,620.39	23,995.84	40,047.98	15,213.85		4,448.82	83,706.49	21,944.89		1,326.16		23,271.05	957,055.83
London Police	448,788.71	23,707.15	154.00	168.59		259.11	24,288.85	19,404.31		755.78		20,160.09	452,917.47
Ottawa Firemen's	818,589.64	31,757.71	47,177.11	10,697.33		7,000.00	96,632.15	32,051.34		974.36	1,610.21	34,635.91	880,585.88
Ottawa Police	730,270.49	34,695.12	43,353.85	2,439.92		7,305.00	87,793.89	26,762.40		1,550.04		28,312.44	789,751.94
Ottawa Superannuation	1,012,142.45	35,814.33	41,631.44	6,077.50		60,000.00	143,523.27	37,054.35			4,278.47	41,332.82	1,114,332.90
Stratford M.B. Society	181,005.40	4,608.67	6,803.32			4,307.37	15,719.36	2,367.83		218.27	2,195.34	4,781.44	191,943.32
Toronto Firemen's	4,505,989.90	130,457.01	190,865.16			211,210.32	532,532.49	125,524.31		3,832.95		129,357.26	4,909,165.13
Toronto Police	5,978,937.29	290,707.80	249,541.05			194,478.12	734,726.97	348,955.23		2,576.67		351,531.90	6,362,132.36
TOTALS	15,491,667.43	604,377.65	651,978.96	56,540.89		489,991.84	1,802,889.34	655,027.50		12,727.24	8,122.79	675,877.53	16,618,679.24

SPECIAL FUNDS

Cdn. Order of Foresters-Building Fund	86,627.69		2,003.46		72,529.73		74,533.19	120.65			283.21	403.86	160,757.02
Sons of England—													
Guarantee Fund	9,824.69	500.03	254.26	881.36		2,023.00	3,658.65			2,533.34	950.00	3,483.34	10,000.00
Sup. Lodge Expse. Fund	17,655.20	3,727.83	540.24				4,268.07			295.46		295.46	21,627.81
Wid. & Orphans' Fund	1,991.72		68.94			51.80	120.74	35.00				35.00	2,077.46
Shakespeare Mem. Fund	495.27	12.66					12.66						507.93
Hospital Fund	72.96	1,627.10	.88				1,627.98	1,472.00		118.68		1,590.68	110.26
Lodge Lincoln Tr. Fund			16.11			1,166.03	1,182.14	185.00				185.00	997.14
Reliable Life Ins. Soc.—Guarantee Fund	1,000.00	95.69	5.04				100.73			100.73		100.73	1,000.00
Union St. Joseph du Can.—General Reserve Fund	45,975.87	4,960.05	1,726.99	124.55			6,811.59		946.92		2,486.62	3,433.54	49,353.92
Oeuvre du Centin Collegial	62.23	569.97	11.39				581.36	574.95				574.95	68.64
TOTALS	163,705.63	11,493.33	4,627.31	1,005.91	72,529.73	3,240.83	92,897.11	2,387.60	946.92	3,048.21	3,719.83	10,102.56	246,500.18

FRATERNAL SOCIETIES (Concl'd)

Receipts and Disbursements by Funds, 1945 (Concl'd)

GENERAL EXPENSE FUND

Society	Balance Ledger Assets, Dec. 31, 1944	Receipts					Disbursements				Balance Ledger Assets, Dec. 31, 1945
		Assessments, Dues, Fees and Fines	Interest and Rents	Transfers from Other Funds	All Other Receipts	Total	Head Office Expense	Agency and Organization Expense	Other Expense	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	43,230.00	19,265.40	195.75	150,000.00	3,586.57	203,047.72	60,869.47	96,738.10	56,596.30	211,204.17	32,073.55
Civil Service M.B. Society				1,581.21		1,581.21	1,035.00		546.21	1,581.21	....
Hamilton Firemen's Benefit Fund				1,493.01		1,493.01			1,493.01	1,493.01	....
Hamilton Police Fund				1,326.16		1,326.16	850.00		476.16	1,326.16	....
London Police Fund				755.78		755.78	590.00		165.78	755.78	....
Ontario Commercial Travellers Ass'n				19,756.15		19,756.15	8,982.79	133.00	10,640.36	19,756.15	....
Ontario Secondary School Teachers	3,777.58		57.43	1,182.37		1,239.80	310.00		174.09	514.09	4,503.29
Ottawa Firemen's Fund				974.36		974.36	600.00		374.36	974.36	....
Ottawa Police Fund				1,550.04		1,550.04	1,364.69		185.35	1,550.04	....
Ottawa Superannuation Fund						....			....	....	....
Reliable Life Insurance Society	22,617.49	2,458.53		165,222.83	253.40	167,934.76	36,007.69	115,028.66	25,514.73	176,550.48	14,001.77
Sons of England	66,475.16	5,783.06	1,433.31	10,424.44	1,291.38	18,932.22	14,209.29	1,105.13	2,505.17	17,819.59	67,587.79
Stratford Municipal Benefit Fund				218.27		218.27	134.02		84.25	218.27	
Toronto Firemen's Fund				3,832.95		3,832.95	1,790.00		2,042.95	3,832.95	
Toronto Police Fund				2,576.67		2,576.67	1,952.29		624.38	2,576.67	
Union St. Joseph du Canada	27,110.90	129,853.11	811.64		3,887.12	134,585.17	55,376.45	69,408.99	17,295.74	142,081.18	19,914.89
Totals	163,511.13	187,360.10	2,531.16	360,894.24	9,018.77	559,804.27	184,101.09	282,414.18	118,718.84	585,234.11	138,081.29

Exhibit of Policies (Mortuary), December 31, 1945

Society	Whole Life	Limited Life	Endowment	Term	Other Plans	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	22,573,229.77	2,196,855.76	8,280,107.20		114,804.00	33,494,996.73
Civil Service M.B. Society	1,366,241.00			......		1,366,241.00
Ontario Commercial Travellers Ass'n	1,835,471.00					1,835,471.00
Ontario Secondary School Teachers				948.00		948.00
Reliable Life Insurance Society	3,435,766.00	2,149,958.00	1,698,440.00	446,050.00	1,033,550.00	9,063,764.00
Sons of England	352,905.70	384,645.82			46,300.00	783,851.52
Union St. Joseph du Canada	8,201,470.00	3,958,048.00	10,938,366.00		307,250.00	23,408,134.00
Totals	37,768,083.17	9,289,507.58	20,916,913.20	446,998.00	1,531,904.00	69,953,406.25

III
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1913 to 1945 Inclusive

TABLE I (a)

Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (Not Including Unearned Premiums) (3)	Total Resources [(1) + (2) − (3)] (4)	Total Amount at Risk (5)	Percentage of (4) to (5)
		$	$	$	$	$	
1913	69	821,370	8,195,158	27,220	8,989,309	266,766,721	3.370
1914	70	913,623	8,504,624	37,275	9,380,972	276,865,090	3.388
1915	70	985,723	8,799,788	31,427	9,754,083	288,861,052	3.377
1916	70	1,011,982	9,199,125	48,152	10,162,954	302,138,372	3.364
1917	70	1,045,645	9,610,009	42,502	10,613,153	318,485,424	3.332
1918	71	1,078,900	10,307,517	58,519	11,327,898	341,798,832	3.314
1919	71	1,205,318	11,211,527	21,689	12,395,156	369,951,356	3.350
1920	72	1,435,113	12,490,585	22,833	13,902,865	409,858,342	3.392
1921	72	1,422,618	13,220,108	50,760	14,591,966	435,225,900	3.352
1922	73	1,293,125	13,839,242	78,713	15,053,654	456,407,520	3.298
1923	71	1,241,523	14,409,975	130,239	15,521,258	477,873,681	3.248

TABLE I (b)

Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (Including Unearned Premiums) (3)	Total Resources [(1) + (2) − (3)] (4)	Total Amount at Risk (5)	Percentage of (4) to (5)
		$	$	$	$	$	
1924	71	1,267,312	14,971,606	475,991	15,762,927	499,266,380	3.158
1925	71	1,502,849	14,779,956	512,728	15,770,078	523,055,132	3.015
1926	71	2,079,732	14,698,117	582,475	16,195,374	547,940,887	2.955
1927	71	2,370,112	14,716,179	641,442	16,454,328	574,876,643	2.862
1928	71	2,632,060	15,069,017	659,532	17,041,454	599,257,271	2.844
1929	71	2,633,619	15,314,131	762,952	17,184 798	618,768,649	2.777
1930	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699
1931	69	2,363,644	15,277,949	1,728,213	15,913,379	633,569,360	2.512
1932	68	2,120,818	13,734,583	1,464,259	14,391,141	575,471,506	2.501
1933	68	2,070,258	12,995,785	1,353,519	13,712,523	545,522,076	2.514
1934	68	2,258,500	12,878,332	1,130,493	14,006,339	528,164,772	2.652
1935	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729
1936	67	3,007,257	13,147,840	1,080,808	15,074,289	534,697,818	2.819
1937	67	3,501,382	13,380,593	1,086,282	15,795,693	541,811,051	2.915
1938	67	3,981,933	13,323,581	1,109,982	16,195,532	552,060,551	2.934
1939	67	4,450,948	13,704,075	1,090,900	17,064,123	560,809.649	3.043
1940	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129
1941	67	5,327,679	14,194,056	1,111,929	18,409,806	583,130,111	3.157
1942	67	5,961,468	14,660,877	1,197,403	19,424,942	606,143,403	3.205
1943	67	6,650,343	15,535,561	1,295,160	20,890,744	636,545,069	3.282
1944	66	7,053,345	16,135,403	1,303,885	21,884,863	667,992,278	3.276
1945	66	7,874,845	16,694,216	1,450,655	23,118,406	702,084,455	3.293

NOTE.—Beginning 1924, companies were required to set up in their annual statements, 80% liability for unearned portions of cash payments paid three years in advance; beginning 1931, they were further required to set up 80% liability for unearned portions of annual instalments of cash payments. Total liabilities increased accordingly.

TABLE II. SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1910 to 1945 Inclusive

Year	Gross Premiums Received (Including Assessments) (1)	Returned Premiums Rebates Reinsurance (2)	Net Premiums Received (3)	Net Losses Paid (4)	Cost of Management (5)	Percentages of (4) to (3)	Percentages of (5) to (3)
	$	$	$	$	$		
1910	509,707	15,379	494,328	408,242	101,346	82.6	20.5
1911	558,816	17,752	541,064	468,013	107,189	86.5	19.8
1912	587,337	16,870	570,467	408,215	113,040	71.6	19.8
1913	640,241	18,350	621,891	514,314	121,124	82.7	19.5
1914	623,814	19,720	604,094	434,191	115,923	71.9	19.2
1915	635,763	19,957	615,806	445,143	124,822	72.3	20.3
1916	673,029	23,623	649,406	534,733	132,656	82.3	20.4
1917	728,220	24,850	703,370	575,895	142,990	81.9	20.3
1918	790,796	30,340	760,456	628,764	149,383	82.7	19.6
1919	889,515	36,260	853,255	595,902	164,507	69.8	19.3
1920	1,016,651	54,693	961,958	605,163	183,306	62.9	19.1
1921	1,037,645	54,417	983,228	911,707	191,864	92.7	19.5
1922	1,050,740	55,065	995,675	1,020,528	203,004	102.5	20.4
1923	1,277,179	69,868	1,207,311	1,143,369	225,244	94.7	18.7
1924	1,398,243	75,379	1,322,864	1,059,985	230,976	80.1	17.5
1925	1,640,280	107,739	1,532,541	1,074,456	268,447	70.1	17.5
1926	1,802,780	164,259	1,638,521	818,128	272,997	49.9	16.7
1927	1,841,326	175,623	1,665,703	1,202,317	279,703	72.2	16.8
1928	1,904,142	243,778	1,660,364	1,209,343	313,043	72.8	18.8
1929	1,975,109	228,552	1,746,557	1,669,571	315,610	95.6	18 1
1930	2,090,620	217,364	1,873,256	1,836,030	324,365	98.0	17.3
1931	2,269,180	209,788	2,059,392	2,233,923	348,692	108.5	16.9
1932	2,163,400	162,965	2,000,435	1,805,753	318,974	90.3	15.9
1933	1,883,442	170,301	1,713,141	1,506,307	311,157	87.9	18.2
1934	1,840,492	166,784	1,673,708	1,098,108	305,139	65.6	17.9
1935	1,775,887	154,032	1,621,855	1,009,572	292,554	62.2	18.0
1936	1,793,487	149,811	1,643,676	917,834	296,616	55.8	18.0
1937	1,780,606	153,684	1,625,922	903,917	306,929	55.6	18.9
1938	1,784,359	156,666	1,627,693	968,424	308,564	59.5	19.0
1939	1,760,304	146,622	1,613,682	951,144	318,286	58.9	19.7
1940	1,776,005	180,536	1,595,469	939,186	330,900	58.9	20.7
1941	1,822,172	185,495	1,636,677	1,002,865	330,652	61.3	20.2
1942	1,926,456	217,512	1,708,944	866,926	355,407	50.7	20.8
1943	2,028,968	252,701	1,776,267	896,956	373,229	50.5	21.0
1944	2,134,824	345,182	1,789,642	1,179,988	392,425	65.9	21.9
1945	2,259,442	327,455	1,931,987	992,190	410,593	51.3	21.3
Totals	[illegible],977	4,649,372	48,021,605	34,837,102	9,081,656	72.5	18.9
Interest received, 1910–45					3,135,782		
Management cost, less interest					5,945,874		12 4

TABLE III. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1905 to 1945 Inclusive

Year	Number of Companies	Average of Total Net Amounts at Risk at Beginning and End of Year (1)	Total Amount of Cost of Management (2)	Percentage of (2) to (1)	Total Amount of Net Incurred Losses (3)	Percentage of (3) to (1)	Cost of $100 of Insurance During Year
		$	$		$		cents
1905	70	174,886,165	79,575	.0455	270,158	.1545	19.00
1906	69	185,032,502	85,602	.0463	353,817	.1912	23.75
1907	69	195,597,672	86,071	.0440	310,672	.1588	20.28
1908	69	205,576,399	91,123	.0443	389,295	.1894	23.37
1909	68	215,076,143	95,764	.0445	288,208	.1340	17.85
1910	69	226,023,368	101,346	.0448	402,612	.1781	22.29
1911	69	238,027,953	107,179	.0450	466,618	.1960	24.10
1912	69	249,819,037	112,708	.0451	400,800	.1604	20.55
1913	69	261,170,322	121,416	.0465	523,238	.2003	24.68
1914	70	271,815,905	115,923	.0426	436,691	.1607	20.33
1915	70	282,863,071	124,383	.0440	445,317	.1574	20.14
1916	70	295,499,712	132,656	.0449	544,300	.1842	22.91
1917	70	310,311,898	142,990	.0461	569,487	.1835	22.96
1918	71	330,142,128	149,383	.0452	633,436	.1919	23.71
1919	71	355,875,094	164,467	.0462	575,305	.1617	20.79
1920	72	389,904,849	183,165	.0470	617,694	.1584	20.54
1921	72	422,542,120	191,864	.0454	924,855	.2189	26.43
1922	73	445,816,709	203,004	.0455	1,034,465	.2320	27.75
1923	71	467,190,600	225,244	.0472	1,151,283	.2464	29.36
1924	71	488,540,030	230,976	.0473	1,096,036	.2243	27.16
1925	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08
1926	71	535,498,009	272,997	.0510	829,620	.1549	20.59
1927	71	561,408,765	280,380	.0499	1,206,519	.2149	26.48
1928	71	587,066,957	313,043	.0533	1,205,451	.2053	25.86
1929	71	609,012,960	315,610	.0518	1,686,657	.2769	32.87
1930	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19
1931	69	637,159,373	341,092	.0535	2,392,778	.3755	42.90
1932	68	604,520,433	318,974	.0528	1,761,542	.2914	34.42
1933	68	560,496,791	311,157	0555	1,475,427	.2632	31.87
1934	68	536,843,424	305,139	.0568	1,022,875	.1905	24 73
1935	68	528,111,467	292,554	.0554	972,708	.1842	23.96
1936	67	531,377,990	296,616	.0558	927,560	.1746	23.04
1937	67	538,254,434	306,929	.0570	904,542	.1681	22.51
1938	67	546,935,801	308,564	.0564	991,107	.1812	23.76
1939	67	556,435,100	318,286	.0572	929,615	.1671	22.43
1940	67	565,580,645	330,900	.0585	951,261	.1682	22.67
1941	67	576,740,876	330,652	.0573	973,048	.1687	22.60
1942	67	594,636,757	355,407	.0598	882,406	.1484	20.82
1943	67	621,344,236	373,229	.0601	924,817	.1488	20.89
1944	66	652,268,673	392,425	.0602	1,142,098	.1751	23.53
1945	66	685,038,366	410,593	.0599	1,007,578	.1471	20.70

TABLE IV. LIFE INSURANCE—NET PREMIUMS ON ONTARIO BUSINESS, 1945

Name	Net Assurance Premiums				Net Consideration for Annuities			Consideration for Sinking Fund Policies	Total Net Premium Income
	Ordinary	Industrial	Group	Total	Ordinary	Group	Total		
JOINT STOCK	$	$	$	$	$	$	$	$	$
Aetna	384,470		1,123,991	1,508,461	331	197,129	197,460		1,705,921
Canada	5,604,075		895,218	6,499,293	1,735,491	316,576	2,052,067		8,551,360
Commercial Life	214,880		718	215,598	468		468		216,066
Commercial Union	269			269					269
Confederation	3,623,211		302,241	3,925,452	463,495	266,607	730,102		4,655,554
Continental Insurance	863,779		370	864,149	137,717		137,717		1,001,866
Crown	2,228,542		5,420	2,233,962	228,456		228,456		2,462,418
Dominion	2,336,557		42,431	2,378,988	217,333	48,089	265,422		2,644,410
Dominion of Canada General	309,699		1,167	310,866	51,138		51,138		362,004
Eaton, T.	604,109			604,109	81,023		81,023		685,132
Empire	838,250		686	838,936	36,240		36,240		875,176
Equitable of Canada	841,843		2,373	844,216	31,974		31,974		876,190
Excelsior	2,007,193	39		2,007,232	146,245		146,245		2,153,477
Great West	4,375,579		134,188	4,509,767	516,373	214,095	730,468	3,725	5,243,960
Imperial	3,712,145		80,435	3,792,580	460,196	35,013	495,209		4,287,789
Laurentien Life	4,222			4,222					4,222
Liverpool & London & Globe	901			901					901
London	9,803,331	6,979,738	605,804	17,388,873	163,100	259,973	423,073		17,811,946
Loyal Protective	12,934			12,934		970	970		13,904
Manufacturers	4,257,576		102,440	4,360,016	660,793	244,903	905,696		5,265,712
Monarch	617,353			617,353	176,231		176,231		793,584
Montreal	458,353		42,644	500,997	13,187		13,187		514,184
National of Canada	531,947		25,422	557,369	28,030		28,030		585,399
Northern	784,725		33,043	817,768	68,360	21,210	89,570		907,338
Occidental	277,846		21,376	299,222	418		418		299,640
Prudential of England	1,082,767		8,947	1,091,714	177,656		177,656		1,269,370
Royal	268,896			268,896					268,896
Sauvegarde	192,174			192,174					192,174
Sovereign	449,163			449,163	175,648		175,648		624,811
Sun Life of Canada	7,912,472		1,765,892	9,678,364	444,337	1,449,047	1,893,384	−23	11,571,725
Travelers of Hartford	816,557		297,898	1,114,455	5,955	5,833	11,788		1,126,243
Western	121,145			121,145	6,358		6,358		127,503
MUTUAL									
Cuna Mutual	9,050		19,973	29,023					29,023
Metropolitan	9,830,711	9,235,565	1,063,372	20,129,648	18,193	1,019,021	1,037,214		21,166,862
New York	1,165,445			1,165,445	9,116		9,116		1,174,561
Prudential of America	6,819,199	7,223,010	184,027	14,226,236	34,642	42,637	77,279		14,303,515
Royal Guardians	61,281	15,595		76,876	2,883		2,883		79,759
Standard	354,369			354,369	591,206		591,206		945,575
Toronto Mutual	107,576	376,105		483,681					483,681
OTHER									
Mutual Life of Canada	9,727,985		255,569	9,983,554	564,281	347,480	911,761		10,895,315
North American	3,202,319		54,068	3,256,387	693,405	55,179	748,584		4,004,971
Norwich Union Life	584			584					584
Totals	86,815,482	23,830,052	7,069,713	117,715,247	7,940,279	4,523,762	12,464,041	3,702	130,182,990
Totals for 1944	79,999,629	22,722,059	6,688,918	109,410,606	6,777,622	4,386,793	11,164,415		120,575,021

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1945 (Cont'd)

NAME	ASSURANCE CONTRACTS LESS REINSURANCE CEDED *(Cont'd)*											Total Payments, Assurance Contracts
	Industrial						Group					
	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total	Death Claims	Surrender Values	Disability Claims	Dividends	Total	
JOINT STOCK	$	$	$	$	$	$	$	$	$	$	$	$
Aetna							570,556		114,200	37,353	722,109	1,177,206
Canada							560,921		22,717	9,562	593,200	4,321,887
Commercial Life												11,675
Commercial Union												4,165
Confederation							159,383		10,154		169,537	2,151,291
Continental Insurance												372,927
Crown												788,071
Dominion							27,500		214		27,714	1,389,541
Dominion of Canada General												82,079
Eaton, T.												270,920
Empire												556,795
Equitable of Canada												588,008
Excelsior												820,202
Great West							84,907				84,907	2,753,801
Imperial							38,280		420		38,700	2,119,044
Laurentien Life												
Liverpool & London & Globe												470
London	854,745	461,962	1,174,190	4,872	1,022,491	3,518,260	332,769		12,638	73,018	418,425	8,577,305
Loyal Protective												2,847
Manufacturers							67,022		1,000		68,022	2,466,303
Monarch												270,201
Montreal							19,336	2,135		253	21,724	143,442
National of Canada							7,000		5,210		12,210	389,636
Northern							9,500			1,305	10,805	259,330
Occidental							23,044				23,044	74,665
Prudential of England							14,000				14,000	175,060
Royal												220,403
Sauvegarde												80,031
Sovereign												132,097
Sun Life of Canada							1,077,706	3,828	138,539	148,911	1,368,984	6,859,351
Travelers of Hartford							199,578		14,500		214,078	724,800
Western												20,696
MUTUAL												
Cuna Mutual							8,679		16	713	9,408	9,692
Metropolitan	1,563,266	2,231,132	1,002,717	7,466	922,940	5,727,521	692,246		26,660	134,179	853,085	11,390,402
New York												1,066,421
Prudential of America	1,254,964	1,143,783	1,099,700	26,226	655,339	4,180,012	136,545		26,500	27,997	191,042	7,213,987
Royal Guardians	2,640	1,700	2,025		158	6,523						27,088
Standard												298,585
Toronto Mutual	39,162	6,828	36,096	210	7,741	90,037						144,670
OTHER												
Mutual Life of Canada							151,904		1,591		153,495	6,760,552
North America							25,083		1,514		26,597	1,640,492
Norwich Union Life												307
Totals	3,714,777	3,845,405	3,314,728	38,774	2,608,669	13,522,353	4,205,959	5,963	375,873	433,291	5,021,086	66,356,445
Totals for 1944	3,728,199	3,207,453	2,726,213	40,768	2,425,442	12,128,075	3,787,585	22,431	195,868	378,748	4,384,632	63,266,730

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1945

Name	Assurance Contracts Less Reinsurance Ceded					
	Ordinary					
	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
JOINT STOCK	$	$	$	$	$	$
Aetna	349,920	16,072	70,826	6,489	11,790	455,097
Canada	1,989,752	414,917	541,769	27,040	755,209	3,728,687
Commerical Life	4,822	1,365	2,822	...	2,666	11,675
Commerical Union	4,165	...	...	...	...	4,165
Confederation	859,942	310,221	386,925	37,302	387,364	1,981,754
Continental Insurance	135,024	47,792	96,433	1,040	92,638	372,927
Crown	352,222	141,201	180,961	6,108	107,579	788,071
Dominion	563,028	286,303	229,191	21,004	262,301	1,361,827
Dominion of Canada General	53,983	12,000	15,856	240	...	82,079
Eaton, T.	104,165	92,056	55,426	...	19,273	270,920
Empire	296,328	140,692	78,825	5,743	35,207	556,795
Equitable of Canada	206,322	254,109	82,546	11,253	33,778	588,008
Excelsior	376,923	129,715	226,619	4,597	82,348	820,202
Great West	1,242,980	454,304	486,743	27,546	457,321	2,668,894
Imperial	861,099	455,725	255,008	20,853	487,659	2,080,344
Laurentien Life	...	...	...	...	...	...
Liverpool & London & Globe	...	443	...	...	27	470
London	1,712,931	885,071	597,842	68,062	1,376,714	4,640,620
Loyal Protective	1,983		32		832	2,847
Manufacturers	1,261,148	309,970	408,436	30,576	388,151	2,398,281
Monarch	143,319	45,670	46,599	1,330	33,283	270,201
Montreal	57,061	37,963	14,292	700	11,702	121,718
National of Canada	241,684	42,484	60,630	3,771	28,857	377,426
Northern	113,010	15,058	96,235	2,211	22,011	248,525
Occidental	41,307	...	5,631	...	4,683	51,621
Prudential of England	83,284	41,722	23,062	950	12,042	161,060
Royal	67,699	12,165	28,015		112,524	220,403
Sauvegarde	23,852	7,833	31,741	3,003	13,602	80,031
Sovereign	71,521	21,542	23,395	2,220	13,419	132,097
Sun Life of Canada	2,060,066	1,303,764	959,300	121,853	1,045,384	5,490,367
Travelers of Hartford	290,446	124,828	58,587	36,750	111	510,722
Western	6,722	1,000	11,474	150	1,350	20,696
MUTUAL						
Cuna Mutual	...	...		...	284	284
Metropolitan	2,254,904	620,119	734,531	50,272	1,149,970	4,809,796
New York	480,991	151,637	170,555	79,706	183,532	1,066,421
Prudential of America	1,217,843	416,311	497,481	63,437	647,861	2,842,933
Royal Guardians	7,668	2,877	9,063	500	457	20,565
Standard	175,905	24,915	47,056	...	50,709	298,585
Toronto Mutual	24,487	12,313	10,353		7,180	54,633
OTHER						
Mutual Life of Canada	2,756,289	1,229,986	683,098	61,797	1,875,887	6,607,057
North American	713,326	259,496	274,505	10,025	356,543	1,613,895
Norwich Union Life	...	...	...	...	307	307
TOTALS	21,208,121	8,323,639	7,501,863	706,528	10,072,855	47,813,006
TOTALS FOR 1944	21,770,369	7,922,631	7,136,861	716,987	9,207,175	46,754,023

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1945 (Concl'd)

Name	Annuity Contracts less Reinsurance Ceded												Total Payments, Annuity Contracts	Payments in Respect of Sinking Fund Contracts	Total Disbursements in Respect of All Contracts
	Ordinary						Industrial	Group							
	Payments to Annuitants	Surrender Values	Death Benefits	Disability Claims	Dividends	Total	Payments to Annuitants	Payments to Annuitants	Surrender Values	Death Benefits	Disability Claims	Total			
JOINT STOCK	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$
Aetna	3,647				22	3,669		15,050				15,050	18,719		1,195,925
Canada	449,904	120,215	101,758	1,594	17,746	691,217		33,263	46,989	4,148		84,400	775,617		5,097,504
Commercial Life	204		35			239							239		11,914
Commercial Union															4,165
Confederation	98,400	50,706	55,899	845	6,660	212,510		38,836	24,690	1,922		65,448	277,958		2,429,249
Continental Insurance	16,213	3,835	2,224			22,272							22,272		395,199
Crown	42,632	42,237	10,208	415	2,118	97,610							97,610		885,681
Dominion	33,689	26,638	23,258	420	3,846	87,851		4,597	1,865	263		6,725	94,576		1,484,117
Dominion of Can. Gen.	7,592	2,454	6,200	252		16,498							16,498		98,577
Eaton, T.	9,527	725	10,156		807	21,215							21,215		292,135
Empire	12,370	637	11,800	240	261	25,308							25,308		582,103
Equitable of Canada	1,857	2,696	5,355		600	10,508							10,508		598,516
Excelsior	22,184	50,765	19,811		1,050	93,810							93,810		914,012
Great West	52,718	68,815	14,380		4,811	140,724		2,699	16,177	1,473		20,349	161,073	133	2,915,007
Imperial	35,568	65,095	21,767	367	12,863	135,660		1,094	410	27		1,531	137,191		2,256,235
Laurentian Life															
Liverpool & London & Globe															470
London	52,381	54,730	34,909	550	14,627	157,197	15	37,473	27,188	388		65,049	222,261		8,799,566
Loyal Protective															2,847
Manufacturers	130,778	34,486	33,154			198,418		526		467		993	199,411		2,665,714
Monarch	11,587	5,165	672		178	17,602							17,602		287,803
Montreal	3,208	1,032			166	4,406							4,406		147,848
National of Canada	19,837	35,020	7,433		102	62,392							62,392		452,028
Northern	2,679	5,748			504	8,931		768	6,857	267		7,892	16,823		276,153
Occidental	295					295							295		74,960
Prudential of England	37,740	3,028	2,653			43,421							43,421		218,481
Royal															220,403
Sauvegarde	240					240							240		80,271
Sovereign	11,692	34,296	3,442		1,237	50,667							50,667		182,764
Sun Life of Canada	253,842	43,307	29,711		2,668	329,528		33,987	295,583	14,301		343,871	673,399		7,532,750
Travelers of Hartford	9,977	1,062				11,039							11,039		735,839
Western	958					958							958		21,654
MUTUAL															
Cuna Mutual															9,692
Metropolitan	19,401	9,630	2,700		264	31,995		149,446		1,923	26,822	178,191	210,186		11,600,588
New York	10,305	1,062	6,906		222	18,495							18,495		1,084,916
Prudential of America	10,332	15,926	2,225		140	28,623		4,146				4,146	32,769		7,246,756
Royal Guardians	111	511				622							622		27,710
Standard	1,211	14,953	497			16,661							16,661		315,246
Toronto Mutual															144,670
OTHER															
Mutual Life of Canada	120,430	74,177	27,337	1,180	27,405	250,529		38,071	24,439	1,046		63,556	314,085		7,074,637
North American	136,934	110,521	56,434		35,497	339,386		3,770	8,783			12,553	351,939		1,992,431
Norwich Union Life															307
TOTALS	1,620,443	879,472	490,924	5,863	133,794	3,130,496	15	363,726	452,981	26,225	26,822	869,754	4,000,265	133	70,356,843
TOTALS FOR 1944	1,504,038	652,144	314,779	6,223	120,965	2,598,149	1,118	306,660	225,673	19,355	29,478	581,166	3,180,433		66,447,163

TABLE VI. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1945

Name	Gross in Force at End of 1944		Additions New Issued		Gross in Force at End of 1945		Reinsurance
	No.	Amount	No.	Amount	No.	Amount	Amount
		$		$		$	$
JOINT STOCK							
Aetna	4,172	114,012,147	671	5,897,200	4,482	107,766,663	2,426,610
Canada	67,746	279,613,986	5,568	23,073,884	70,763	295,317,955	18,782,580
Commercial Life	5,685	5,850,226	2,501	2,114,032	6,726	6,599,023	7,000
Commercial Union	12	37,501	......	....	11	21,323	......
Confederation	54,905	149,267,775	5,804	17,030,494	58,231	160,917,427	12,500,944
Continental Insurance	16,120	28,865,401	1,671	3,516,806	17,108	31,129,097	1,763,287
Crown	33,835	77,994,312	5,436	13,151,337	37,704	88,000,534	3,767,420
Dominion	32,971	85,230,244	3,234	11,561,357	34,879	93,026,816	6,726,621
Dominion of Canada General	6,565	12,756,708	747	1,725,793	7,111	14,056,275	2,604,200
Eaton, T.	8,828	19,577,898	729	1,346,641	9,118	20,231,332	2,569,974
Empire	19,541	29,797,437	3,179	5,516,225	21,526	33,594,165	711,598
Equitable of Canada	15,620	37,160,378	1,231	3,547,439	16,078	39,052,423	3,302,813
Excelsior	31,325	67,933,870	3,214	7,969,470	33,281	73,340,110	3,335,059
Great West	70,490	173,628,235	5,764	16,794,621	73,437	186,898,647	2,858,603
Imperial	49,750	128,702,812	4,693	13,404,959	52,939	138,797,450	5,888,716
Laurentien Life	......	......	164	151,000	164	151,000	2,000
Liverpool & London & Globe	21	43,642			20	43,137	
London	549,289	668,539,214	45,626	88,814,239	566,142	730,498,713	15,446,945
Loyal Protective	268	317,247	34	46,000	285	343,227	4,201
Manufacturers	64,326	150,998,270	6,278	15,453,298	68,510	162,767,771	2,845,839
Monarch	12,651	23,367,009	1,709	3,949,670	13,858	26,376,388	967,984
Montreal	8,106	16,105,676	1,325	2,542,860	9,019	17,879,291	893,874
National of Canada	8,492	23,688,465	763	2,059,244	8,841	23,812,949	2,065,534
Northern	12,316	30,114,429	1,638	5,504,750	13,448	34,512,061	2,303,210
Occidental	2,327	15,811,982	448	3,231,224	2,665	18,564,210	1,017,666
Prudential of England	14,170	29,380,335	3,623	7,123,669	16,975	35,103,530	205,702
Royal	2,144	7,877,227	123	571,475	2,215	8,351,622	676,847
Sauvegarde	4,594	6,211,714	809	1,050,250	5,081	6,823,704	408,147
Sovereign	9,538	15,548,513	1,590	3,206,768	10,659	17,629,803	104,005
Sun Life of Canada	98,178	378,577,629	6,458	23,175,500	101,320	384,838,590	4,626,077
Travelers of Hartford	9,354	57,486,535	1,668	4,817,750	10,087	58,955,431	77,775
Western	2,557	3,871,479	371	706,095	2,718	4,201,106	329,582
MUTUAL							
Cuna Mutual	379	1,834,159	254	411,066	629	3,273,752	
Metropolitan	1,016,830	663,777,655	77,914	61,837,857	1,045,919	696,188,116	510,382
New York	17,545	38,552,917	515	1,283,400	17,416	38,411,334	77,500
Prudential of America	793,845	398,541,467	69,983	46,610,595	808,416	423,612,078	54,000
Royal Guardians	5,030	2,622,248	312	234,934	5,010	2,716,191	11,500
Standard	5,231	15,046,890	203	881,555	5,269	15,498,761	15,760
Toronto Mutual	30,934	12,837,143	2,347	2,619,606	32,517	14,213,751	65,088
OTHER							
Mutual Life of Canada	138,551	368,463,122	11,598	32,840,810	146,409	392,692,602	24,084,994
North America	46,207	119,421,951	5,137	14,550,447	49,776	130,577,501	5,757,032
Norwich Union Life	3	8,500	1	1,000	4	10,392	......
TOTALS	3,270,454	4,259,474,376	285,333	450,325,320	3,386,766	4,536,796,251	130,094,069
TOTALS FOR 1944	3,160,081	3,997,471,647	276,438	400,410,498	3,270,453	4,259,471,378	117,632,382

TABLE VII. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1945

Societies	Premiums (Including Dues)						Disbursements (Excluding Expenses)				
	Mortuary Fund	Sick, Accident and Funeral Funds	Juvenile Fund	General (Expense) Fund	Other Funds	Total	Mortuary Fund	Sick, Accident and Funeral Funds	Juvenile Fund	Other Funds	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aid Association for Lutherans	50,856.63	92.47	3,896.58	15,275.92	246.67	70,368.27	25,537.85		879.77		26,417.62
Alliance Nationale	3,021.00	410.00	293.00	2,402.00		6,126.00	2,580.00	409.00	499.00		3,488.00
Artisans, La Societe des Can.-Francais	20,275.86	2,699.89	928.02	5,955.56		29,859.33	18,959.03	3,917.12	50.00		22,926.15
Associated Canadian Travellers	689.95	2,272.57		4,919.85		7,882.37		1,456.40			1,456.40
Canadian Order of Foresters	262,103.79	15,826.32	1,413.60	20,501.48	2,148.14	301,993.33	488,855.35	16,546.15		1,045.65	506,447.15
Canadian Woodmen of the World	33,551.27	3,431.01	1,388.47	17,399.47		55,770.22	81,284.44	3,973.07	465.59		85,723.10
Catholic Mutual Benefit Ass'n	12,486.93			1,370.00		13,856.93	45,281.72	127.14			45,408.86
Catholic Order of Foresters	47,841.96		1,035.66	16,599.98	28.82	65,506.42	87,694.00		680.00		88,374.00
Civil Service Mutual Benefit Society	27,644.95					27,644.95	16,467.32				16,467.32
Commercial Travellers of Canada	100,630.00					100,630.00	139,606.19			23,010.00	162,616.19
Commercial Travellers Mutual Acc. Ass'n		39,140.00				39,140.00	22,494.00				22,494.00
Croatian Fraternal Union of America	47,535.12	31,775.28	5,263.99	13,281.19	5,192.96	103,048.54	19,386.49	28,762.61	2,750.01		50,899.11
First Catholic Slovak Union of America	10,166.67		1,152.06	1,330.97	261.03	12,910.73	3,774.94		100.00		3,874.94
Grand Orange Lodge of British America	112,563.85					112,563.85	73,316.41				73,316.41
Hamilton Firemen's Benefit Fund					28,589.90	28,589.90				40,962.84	40,962.84
Hamilton Police Benefit Fund					23,995.84	23,995.84				16,157.79	16,157.79
Independent Order of Foresters	421,924.43	24,710.82	12,427.27			459,062.52	706,080.08	20,722.96	1,541.03		728,344.07
Italo-Canadians, Order of	1,424.00	862.00	18.00	1,606.00		3,910.00	675.00	945.00			1,620.00
Jewish National Workers' Alliance	9,591.17	2,850.10	259.02	10,061.27	1,336.25	24,097.81	3,525.59	2,350.10		402.50	6,278.19
Knights of Columbus	29,163.41			29,026.39		58,189.80	16,850.00				16,850.00
London Police Benefit Ass'n					23,707.15	23,707.15				19,404.31	19,404.31
Lutheran Brotherhood	4,322.96		21.47	791.33		5,135.76	2,002.58				2,002.58
Maccabees	54,775.92	9,435.03	10,002.29	26,955.97	102.30	101,271.51	55,318.60	13,971.13	1,481.44		70,771.17
Ministers' Life and Casualty Union	20,541.00	22,016.00		9,202.00		51,759.00	13,448.00	24,245.00			37,693.00
National Fraternal Society of the Deaf	3,947.67	1,489.60		1,186.97	53.44	6,677.68	936.00	1,060.00			1,996.00
Ontario Commercial Travellers Ass'n	21,980.00					21,980.00	41,432.00				41,432.00
Ontario Secondary School Teachers	11,823.74					11,823.74	4,000.00				4,000.00
Ottawa Firemen's Super. & Benefit Fund					27,998.61	27,998.61				31,458.72	31,458.72
Ottawa Police Benefit Fund					34,695.12	34,695.12				26,762.40	26,762.40
Ottawa Superannuation Fund					35,329.83	35,329.83				37,054.35	37,054.35
Reliable Life Insurance Society	172,972.90	15,246.26	18,258.61	2,409.13	75.29	208,962.19	214,403.25	15,324.85	1,620.12		231,348.22
Royal Arcanum	21,790.80		400.17	3,431.57		25,622.54	24,235.92				24,235.92
Slovene National Benefit Society	1,079.34	455.40	169.51	183.26	45.84	1,933.35	1,000.00	614.00	100.00		1,714.00
Sons of England Benevolent Society	15,485.95	2,592.66	388.12	3,948.66	34,901.55	57,316.94	22,739.06	2,284.81		19,637.00	44,660.87
Sons of Scotland Benevolent Ass'n	47,519.97	312.11	3,026.14	20,508.00		71,366.22	57,985.19	391.43	98.00		58,474.62
Stratford Municipal Benefit Fund					3,980.54	3,980.54				2,367.83	2,367.83
Toronto Firemen's Benefit Fund					101,797.96	101,797.96				125,524.31	125,524.31
Toronto Police Benefit Fund					136,766.80	136,766.80				348,955.23	348,955.23
Ukranian National Ass'n	27,338.18		10,251.14	12,859.38	1,346.80	51,795.50	2,804.18		375.93	225.00	3,405.11
Ukranian Workingmen's Ass'n	7,212.48		2,848.28	5,050.91	231.90	15,343.57	1,000.00			70.00	1,070.00
Union St. Joseph du Canada	104,909.36	6,530.45	13,429.88	26,888.09	1,258.38	153,016.16	58,623.91	5,559.40	945.60	150.00	65,278.91
United Commercial Travelers of America	18,607.51			6,448.43	2,123.39	27,179.33	11,230.82			320.00	11,550.82
Women's Benefit Ass'n	7,334.84		2,043.81	2,749.82	227.40	12,355.87	9,732.76		740.00	8.00	10,480.76
Workers Benevolent Ass'n of Canada	13,040.85	7,584.65	2,905.65	4,193.08	1,227.50	28,951.73	2,125.00	6,173.81		185.00	8,483.81
Workmen's Circle	1,663.45	2,659.00		2,065.22		6,387.67	1,800.00	1,584.00			3,384.00
Totals	1,747,817.91	192,391.62	91,820.74	268,601.90	467,669.41	2,768,301.58	2,277,185.68	150,417.98	12,326.49	693,700.93	3,133,631.08

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (ADULT) IN ONTARIO, 1945

Societies	In Force January 1	Increases		Decreases			In Force December 31
		New Issued	Other Increases	By Death and Maturity	By Lapse and Surrender	Other Decreases	
	$	$	$	$	$	$	$
Aid Association for Lutherans	2,003,957	300,500	28,992	14,000	30,492	6,811	2,282,146
Alliance Nationale	209,787	7,000	6,900	1,000	19,500	9,500	193,687
Artisans, La Societe des Canadiens-Francais	1,213,610	39,950	36,958	14,498	33,250	30,650	1,212,120
Associated Canadian Travellers	42,480	17,654	...	...	5,940	...	54,194
Canadian Order of Foresters	14,602,607	530,500	269,465	451,775	319,770	20,630	14,610,397
Canadian Woodmen of the World	2,547,652	136,750	18,375	68,104	64,573	14,520	2,555,580
Catholic Mutual Benefit Ass'n	657,327	...	4,764	39,025	1,000	1,150	620,916
Catholic Order of Foresters	2,887,790	130,300	42,388	87,694	100,707	21,670	2,850,407
Civil Service Mutual Benefit Society	1,303,150	86,750	2,419	13,750	12,000	328	1,366,241
Commercial Travellers of Canada	94,260	9,680	...	1,820	2,540	...	99,580
Croatian Fraternal Union of America	2,100,000	139,000	52,500	10,500	25,500	16,000	2,239,500
First Catholic Slovak Union of America	465,000	56,000	1,000	3,500	23,500	...	495,000
Grand Orange Lodge of British America	3,648,088	443,600	20,471	66,344	52,610	...	3,993,205
Independent Order of Foresters	18,257,723	1,257,000	181,865	522,073	658,889	209,120	18,306,506
Italo-Canadians, Order of	65,793	7,500	886	670	4,835	1,249	67,425
Jewish National Workers' Alliance	409,086	101,300	28,154	2,500	21,200	5,963	508,877
Knights of Columbus	2,141,390	184,000	25,000	20,850	79,000	14,500	2,236,040
Lutheran Brotherhood	161,900	1,500	...	...	2,000	...	161,400
Maccabees	2,933,345	318,056	50,491	53,758	253,094	33,722	2,961,318
Ministers' Life and Casualty Union	702,500	107,000	13,500	8,000	..	1,500	813,500
National Fraternal Society of the Deaf	252,223	7,250	2,542	936	16,531	5,510	239,038
Ontario Commercial Travellers Ass'n	1,812,230	91,028	7,269	44,840	30,216	...	1,835,471
Ontario Secondary School Teachers	900,000	57,000	33,000	7,000	...	35,000	948,000
Reliable Life Insurance Society	5,168,977	1,156,250	87,028	167,205	636,559	18,511	5,589,980
Royal Arcanum	999,528	37,000	4,892	20,000	76,000	1,000	944,420
Slovene National Benefit Society	51,400	1,000	.	1,000	...	...	51,400
Sons of England Benevolent Society	592,534	8,400	2,690	21,259	19,435	161	562,769
Sons of Scotland Benevolent Society	3,056,180	182,500	39,837	54,566	76,833	2,832	3,144,286
Ukranian National Ass'n	677,508	118,500	66,500	1,000	82,500	...	779,008
Ukranian Workingmen's Ass'n	208,000	70,000	...	1,000	31,500	...	245,500
Union St. Joseph du Canada	5,869,370	892,500	106,567	59,453	444,798	77,689	6,286,497
Women's Benefit Ass'n	298,212	30,550		6,107	2,061	8,709	311,885
Workers Benevolent Ass'n of Canada	417,650	233,050	.	2,100	19,100		629,500
Workmen's Circle	91,700	....	800	2,500	1,700	1,200	87,100
Totals	76,842,957	6,759,068	1,135,253	1,768,827	3,147,633	537,925	79,282,893

TABLE VIII (A)—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (JUVENILE) IN ONTARIO, 1945

Societies	At End of 1944	Additions		Deductions			At End of 1945
		New Issued	Other	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other	
	$	$	$	$	$	$	$
Aid Association for Lutherans	213,224	100,000	3,011	...	3,750	21,570	290,915
Alliance Nationale	18,379	6,000	2,620	350	16,250	3,562	36,837
Artisans, La Societe des Canadiens-Francais	93,999	23,992	10,296	200	5,377	11,677	111,033
Canadian Order of Foresters	138,000	51,800		...	16,600	2,400	170,800
Canadian Woodmen of the World	63,705	11,500	500	750	7,000	1,127	66,828
Catholic Order of Foresters	655,700	125,000	11,300	680	73,300	45,820	672,200
Croatian Fraternal Union of America	1,126,775	155,100	21,025	1,200	33,400	47,400	1,220,900
First Catholic Slovak Union	327,900	29,700	28,660	100	41,370		344,790
Independent Order of Foresters	450,435	355,000	12,700	1,000	169,700		647,435
Italo-Canadians, Order of	400						400
Jewish National Workers' Alliance	4,000		200		100		4,100
Lutheran Brotherhood	12,000	...			1,000		11,000
Maccabees	592,174	158,750	10,082	2,381	79,000	17,552	662,073
Reliable Life Insurance Society	495,400	379,750	32,200	1,080	223,200	2,220	680,850
Royal Arcanum	37,000	12,000			3,000	2,000	44,000
Slovene National Benefit Society	18,500						18,500
Sons of Scotland Benevolent Ass'n	148,428	40,500	1,472	260	14,648	3,025	172,467
Ukranian National Ass'n	311,183	102,620	28,000	100	45,503	...	396,200
Ukranian Workingmen's Ass'n	90,950	41,000			12,800		119,150
Union St. Joseph du Canada	1,753,019	1,149,525	36,395	13,110	120,915	34,920	2,469,994
Women's Benefit Ass'n	93,722	12,375		1,459	7,369	3,000	94,269
Workers Benevolent Ass'n of Canada	129,200	92,150		...	13,600	...	177,750
Totals	6,804,093	2,846,762	198,461	22,670	1,217,882	196,273	8,412,491

TABLE IX. FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1945

Societies	Number at End of 1944	Number New Issued	Number Revived	Terminated by Death	Terminated by Lapse	Terminated by Expiry	Other Deductions	Number at End of 1945
Aid Association for Lutherans	6							6
Alliance Nationale	93	1	4		13	2	1	82
Artisans, La Societe des Canadiens-Francais	565	11	14	8	20		11	551
Associated Canadian Travellers	272	111	5		80			308
Canadian Order of Foresters	5,217	41	16	109	128		1	5,036
Canadian Woodmen of the World	589	51	1	4	53			584
Catholic Mutual Benefit Association	12							12
Commercial Travellers Mutual Accident Ass'n	1,697	297	84	12	125	10	10	1,921
Independent Order of Foresters	4,373	191	131	11	394			4,290
Italo-Canadians, Order of	162	9	5	3	18			155
Jewish National Workers' Alliance	590	117	4	4	23			684
Maccabees	1,129	227		2	732	40		582
Ministers' Life and Casualty Union	1,247	123	23	12	27	25	4	1,325
Reliable Life Insurance Society	1,146	289	34	28	226			1,215
Slovene National Benefit Society	67	1		1				67
Sons of England Benefit Society	6,975	151		173	511			6,412
Sons of Scotland Benevolent Ass'n	78			2	8			68
Union St. Joseph du Canada	1,318	62	2	21	67	9		1,285
United Commercial Travelers of America	1,568	344	44	15	128		13	1,800
Workers Benevolent Ass'n of Canada	2,232	98	......	10	121			2,199
Workmen's Circle	308	......	......	10	1	1	2	294
Totals	29,644	2,124	367	425	2,675	87	42	28,906

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Acadia	48,484	49,972	29,396	58.82
Aetna Insurance	278,239	279,861	191,156	68.30
Agricultural	90,894	81,566	34,904	42.79
Alliance Assurance	124,395	106,131	55,101	51.92
Alliance Insurance	286,437	237,717	401,490	168.89
American Alliance	20,241	19,408	10,004	51.55
American Central	20,341	19,675	12,689	64.49
American Equitable	193,767	124,431	180,592	145.13
American Home Fire	21,087	26,882	15,103	56.18
American Insurance	59,355	51,479	43,855	85.19
Anglo-Scottish	50,849	44,648	32,551	72.91
Atlas	113,831	117,762	39,149	33.24
Automobile Insurance	......	......	......	......
Baloise	28,375	33,127	17,816	53.78
Bankers & Shippers	29,695	28,169	17,418	61.83
Beaver Fire	10,178	11,168	7,425	66.48
Bee	30,633	29,454	16,156	54.85
Boston Insurance	8,481	8,376	7,483	89.34
British America	193,505	166,863	90,045	53.96
British Canadian	18,577	17,955	6,208	34.58
British Crown	33,214	66,306	28,259	42.62
British Empire	36,045	30,017	21,699	72.29
British & European	10,170	9,837	6,344	64.49
British General	25,426	24,593	15,861	64.49
British Law	12,102	11,030	8,720	79.06
British Northwestern	30,472	47,629	19,332	40.59
British Oak	22,327	19,537	5,933	30.37
British Traders	98,675	92,843	55,058	59.30
Caledonian American	13,780	12,821	8,834	68.90
Caledonian Insurance	81,545	85,759	46,368	54.07
California Insurance	10,170	9,837	6,344	64.49
Camden	29,614	26,656	15,853	59.47
Canada Accident & Fire	55,937	54,105	34,892	64.49
Canada Security	51,038	50,207	32,486	64.70
Canadian Alliance	15,606	9,262	4,162	44.94
Canadian Fire	148,178	123,172	125,808	102.14
Canadian General	172,829	155,141	97,994	63.16
Canadian Home Assurance	1,440	*−60*	......	......
Canadian Indemnity	102,936	77,138	59,891	77.64
Canadian Surety	56,561	50,131	22,573	45.03
Car & General	41,691	39,451	15,300	38.78
Casualty Co. of Canada	61,657	53,283	27,702	51.99
Central Insurance	28,027	28,281	16,592	58.67
Central Union	6,031	3,536	2,361	66.77
Century Insurance	70,679	72,876	68,734	94.32
China Fire	14,096	13,264	7,864	59.29
Citizens of New Jersey	3,590	3,160	1,312	41.52
Columbia Ins. of New York	16,161	16,657	9,799	58.83
Commercial Union Assurance	262,742	256,591	165,676	64.57
Connecticut Fire	58,056	59,042	61,134	103.54
Consolidated Fire & Casualty	104,657	96,216	41,640	43.28
Continental Insurance	122,422	124,778	77,832	62.38
Cornhill	55,624	52,912	31,351	59.25
Dominion of Canada General	233,405	218,250	121,227	55.54
Dominion Fire	193,962	215,052	91,862	42.72
Eagle Fire	26,094	27,003	8,635	31.98
Eagle Star	264,798	184,590	81,730	44.28
Employers' Liability	209,668	211,314	100,632	47.62
Ensign Insurance	38,212	39,526	13,394	33.89
Equitable Fire & Marine	11,611	11,808	12,227	103.55
Essex & Suffolk Equitable	13,115	13,061	5,111	39.13
Eureka-Security	12,555	15,388	9,327	60.61
Excess	27,544	25,363	25,517	100.61
Federal Fire	186,944	175,693	82,578	47.00
Federal Insurance	10,635	9,527	5,828	61.17
Fidelity-Phenix	88,521	89,182	29,369	32.93
Fire Association of Philadelphia	52,488	45,474	43,672	96.04
Fire Insurance of Canada	147,937	143,872	65,887	45.80
Fireman's Fund	72,935	78,182	17,604	22.52
Firemen's Insurance of Newark	94,456	84,055	93,093	110.75
First American Fire	5,350	5,480	233	4.25
Fonciere Fire of Paris, France	5,951	3,868	2,223	57.47
General Accident of Canada	94,015	76,600	20,522	26.79
General Accident Fire & Life	170,929	152,050	99,155	65.21
General Security	29,541	28,343	12,137	42.82
Gibraltar Fire & Marine	......	......	......	......
Girard Fire & Marine	6,697	8,280	1,096	13.24
Glens Falls	83,573	74,734	35,464	47.45
Globe Indemnity of Canada	35,034	35,441	20,740	58.52
Grain Insurance & Guarantee	......	......	......	......
Granite State Fire	18,089	7,531	12,368	164.23
Great American Insurance	207,898	210,568	106,866	50.75

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945 (Cont'd)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Guardian Assurance	208,122	182,993	96,347	52.65
Guardian Insurance	29,891	26,618	12,457	46.80
Guildhall	44,465	37,808	17,423	46.08
Halifax Insurance	290,069	343,114	152,757	44.52
Hand-in-Hand	45,853	45,419	8,092	17.82
Hanover	53,786	55,018	28,583	51.95
Hartford Fire	298,788	244,724	139,304	56.92
Helvetia Swiss Fire	25,062	24,299	19,541	80.42
Home Assurance of Canada	40,187	30,838	27,856	90.33
Home Fire & Marine	60,822	41,929	14,259	34.01
Home Insurance	941,985	966,201	569,984	58.99
Hudson Bay	43,837	44,154	25,951	58.77
Imperial Assurance	32,323	33,316	19,597	58.82
Imperial Guarantee & Accident	40,907	26,622	12,479	46.87
Imperial Insurance Office	63,241	56,434	29,558	52.38
Insurance of North America	606,501	522,789	297,084	56.83
Jersey Insurance Co. of New York	18,972	17,987	11,128	61.87
Law, Union & Rock	80,079	72,079	31,363	43.51
Legal & General	53,680	44,941	32,190	71.63
Liverpool & London & Globe	309,801	316,488	175,026	55.30
Liverpool–Manitoba	56,054	56,459	33,183	58.77
London Assurance	193,302	169,543	122,121	72.03
London–Canada	55,455	49,817	22,419	45.00
London & County	17,816	15,124	5,034	33.28
London Guarantee & Accident	32,323	33,316	19,597	58.82
London & Lancashire Guar. & Accident	6,219	6,612	3,026	45.77
London & Lancashire	468,299	448,187	253,732	56.61
London & Prov. Marine & General	17,746	8,474	3,155	37.23
London & Scottish	13,412	15,876	4,068	25.62
Lumbermen's Insurance	49,648	47,518	13,649	28.72
Maryland Insurance	20,880	7,343	74	1.01
Mercantile	51,749	48,241	17,369	36.00
Merchants Fire of New York	67,766	61,956	33,119	53.46
Merchants Fire	107,987	110,410	54,629	49.48
Merchants & Manufacturers	46,971	45,771	21,783	47.59
Merchants Marine	43,360	44,101	16,542	37.51
Mercury Insurance	23,897	24,098	15,056	62.48
Michigan Fire & Marine	14,279	12,874	12,422	96.49
Monument Insurance	9,842	9,948	7,333	73.71
Motor Union	20,845	19,722	7,650	38.79
National–Ben Franklin	81,572	81,611	33,949	41.60
National Fire of Hartford	58,342	62,998	24,021	38.13
Nationale Fire of Paris	36,599	37,690	22,858	60.65
National–Liverpool	28,027	28,229	16,592	58.78
National Provincial	20,845	19,722	7,650	38.79
National Security	55,252	43,252	20,819	48.13
National Union Fire	63,935	69,349	25,317	36.51
Newark Fire	29,165	31,218	17,841	57.15
New England Fire	3,570	3,218	3,105	96.49
New Hampshire Fire	87,444	74,235	50,892	68.56
New York Fire	37,400	36,734	30,604	83.31
New York Underwriters	60,951	54,013	32,813	60.75
New Zealand Insurance	23,118	18,250	4,574	25.06
Niagara Fire	45,991	50,081	37,381	74.64
North British & Mercantile	238,353	232,731	108,607	46.67
North Empire	32,323	33,316	19,597	58.82
North River	67,927	58,340	34,648	59.39
North West Fire	20,341	19,675	12,689	64.49
Northern Assurance	129,656	132,472	69,476	52.45
Northwestern National	73,064	68,125	36,469	53.53
Norwich Union	355,633	361,608	186,213	51.50
Occidental Fire	43,367	49,280	24,901	50.53
Ocean Accident & Guarantee	55,937	54,105	34,892	64.49
Pacific Coast Fire	32,402	29,319	22,137	75.50
Pacific Fire	33,819	32,048	19,838	61.90
Palatine	61,022	59,023	38,068	64.50
Patriotic	34,827	35,994	10,032	27.87
Pearl	154,053	139,796	78,839	56.40
Phenix Fire of Paris, France	16,206	13,499	4,845	35.89
Philadelphia Fire & Marine	34,970	21,281	14,669	68.93
Phoenix Assurance of London	248,984	238,568	168,197	70.50
Phoenix of Hartford	135,603	127,717	194,479	152.27
Pilot	88,223	75,506	37,753	50.00
Pioneer	24,658	24,837	14,597	58.77
Planet	34,801	31,418	12,225	38.91
Providence Washington	51,076	48,313	32,945	68.19
Provincial Insurance	77,668	73,654	28,444	38.62
Prudential Assurance	424,520	393,897	241,386	61.28
Quebec Fire	20,600	19,629	8,965	45.67
Queen City	40,368	42,431	30,272	71.34
Queen Insurance	126,757	127,483	75,489	59.21
Queensland Insurance	53,640	21,858	15,152	69.32

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945 (Cont'd)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Railway Passengers	29,494	31,875	11,044	34.65
Reliance Insurance	29,272	29,769	30,824	103.54
Rhode Island Insurance	1,355	455	.....	.....
Royal Exchange	158,368	137,321	43,895	31.97
Royal Insurance	435,433	434,754	342,543	78.79
Royal Scottish	30,829	31,510	7,323	23.24
St. Paul Fire & Marine	96,037	83,548	57,699	69.06
Scottish Canadian	47,201	46,658	20,677	44.32
Scottish Insurance	46,481	43,280	15,578	35.99
Scottish Metropolitan	62,007	59,302	32,283	54.44
Scottish Union & National	80,823	78,334	47,577	60.74
Sea	68,344	63,084	34,555	54.78
Security Insurance of New Haven	58,624	45,536	19,065	41.87
Security National	6,261	3,011	5,356	177.88
Sentinel Fire	3,570	3,218	3,105	96.49
South British	40,682	40,754	29,997	73.60
Southern Insurance	13,373	11,123	9,393	84.45
Springfield Fire & Marine	176,066	157,157	135,779	86.40
State Assurance	20,845	19,722	7,650	38.79
Sterling	1,376	821	686	83.56
Sun Insurance Office	298,024	263,223	139,217	52.89
Svea Fire & Life	4,905	3,887	1,503	38.67
Switzerland General	32,405	29,230	29,770	101.85
Toronto General	141,405	126,934	80,177	63.16
Travelers Fire	122,724	119,972	64,144	53.47
Union Assurance	96,619	93,453	60,282	64.51
Union Fire, Accident & General	61,431	58,663	26,746	45.59
Union Insurance of Canton	169,158	159,161	94,384	59.30
Union Marine & General	32,323	33,316	19,597	58.82
United Firemen's	16,161	16,657	9,799	58.83
United States Fire	92,048	82,781	36,842	44.51
Urbaine	29	102	1,792	1756.86
Victory Insurance Co. Ltd	87,384	69,460	58,338	83.99
Wellington	201,225	198,394	90,608	45.67
Westchester	30,499	32,135	9,352	29.10
Western Assurance	358,401	307,213	163,662	53.27
World Fire & Marine	33,693	26,462	25,395	95.97
World Marine & General	34,084	34,100	39,528	115.92
Yorkshire	100,613	93,904	82,486	87.84
UNLICENSED INSURERS				
American Reserve	51,055	47,944	28,306	59.04
Canadienne Nationale	20,738	15,652	13,731	87.73
Commercial General of Mexico	22,635	17,119	9,921	57.95
Commercial Union Fire	5,085	4,919	3,170	64.44
General Insurance Co. of America	3,287	2,661	222	8.34
Metropolitan Fire Reassurance	40,220	31,390	15,208	48.45
North Eastern	41,144	32,018	15,194	47.45
North Star	6,928	392	7,313	1865.56
Saskatchewan Mutual Fire	38,784	32,948	20,695	62.81
Totals for 1945	17,321,497	16,221,893	9,764,337	60.19
Totals for 1944	16,946,254	14,465,443	8,537,214	59.02
‡FARMERS' MUTUALS				
Algoma	13,705	13,915	6,851	49.23
Amherst Island	1,236	945	.....	.....
Ayr	27,897	27,632	9,450	34.20
Bay of Quinte	57,810	55,464	33,849	61.03
Bertie and Willoughby	18,467	17,981	6,718	37.36
Blanshard	7,803	7,917	6,330	79.95
Blenheim, North	14,473	14,399	7,525	52.26
Brant County	21,270	21,385	11,758	54.98
Canadian Millers'	21,763	22,993	5,686	24.73
Caradoc	11,683	11,686	8,908	76.23
Clinton	19,264	18,465	4,216	22.83
Culross	11,513	11,327	11,176	98.67
Dereham and West Oxford	13,785	12,504	8,639	69.09
Dorchester, North and South	23,919	22,925	8,393	36.61
Downie	10,949	10,745	7,266	67.62
Dufferin	38,382	37,966	17,623	46.42
Dumfries, North, and Waterloo, South	29,910	28,706	16,637	57.96
Dunwich	16,593	15,670	9,468	60.42
Easthope, South	33,080	33,603	26,220	78.03
Ekfrid	14,934	14,364	13,986	97.37
Elma	18,576	18,069	3,323	18.39
Eramosa	6,936	7,208	1,044	14.48

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945 (Cont'd)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
‡FARMERS' MUTUALS	$	$	$	%
Erie	10,827	10,307	1,380	13.39
Farmers' Central	141,612	135,676	71,999	53.07
Farmers' Union	69,442	68,799	43,121	62.68
Formosa	27,716	25,935	8,487	32.72
Germania	27,223	27,272	18,815	68.99
Glengarry	35,247	33,800	13,453	39.80
Grand River	10,861	11,007	6,719	61.04
Grenville Patron	64,505	61,061	27,557	45.13
Grey and Bruce	20,076	19,939	10,550	52.91
Halton Union	30,761	30,591	14,007	45.79
Hamilton Township	41,256	37,084	21,919	59.11
Hay Township	17,308	16,825	5,668	33.69
Hopewell Creek	4,634	4,524	5,379	118.90
Howard	40,088	37,720	19,223	50.96
Howick	40,488	40,310	20,373	50.54
Kent and Essex	105,125	95,146	54,812	57.61
Lambton	48,787	49,515	37,682	76.10
Lanark County	86,230	83,232	35,394	42.52
Lennox and Addington	26,699	26,140	8,715	33.34
Lobo	8,967	8,907	2,303	25.86
London Township	13,479	12,928	11,412	88.27
McGillivray	4,635	3,999	6,805	170.17
McKillop	18,290	18,107	9,409	51.06
Maple Leaf	74,776	69,075	35,268	51.06
Nissouri	38,256	35,183	23,897	67.92
Norfolk	14,302	13,966	2,755	19.73
North Kent	27,477	24,390	17,405	71.36
Oneida	4,973	4,444	479	10.78
Ontario Threshermen's	16,872	16,695	1,689	10.12
Otter	31,670	31,025	25,847	83.31
Peel County	88,388	82,995	58,545	70.54
Peel and Maryborough	35,198	35,709	9,806	27.46
Prescott	18,606	16,830	8,223	48.86
Puslinch	5,108	5,258	6,069	115.42
Saltfleet and Binbrook	10,215	9,095	1,182	13.00
Southwold	10,133	9,853	12,665	128.54
Townsend	12,082	12,054	10,278	85.27
Usborne and Hibbert	26,196	25,809	8,014	31.05
Walpole	10,588	10,625	7,747	72.91
Waterloo, North	139,598	134,458	68,048	50.61
Wawanosh, West	35,862	35,389	11,690	33.03
Westminster	12,398	12,404	4,995	40.27
Williams, East	14,908	14,337	11,164	77.87
Yarmouth	13,253	11,344	1,566	13.80
Totals for 1945	1,969,064	1,895,631	1,007,578	*53.15
Totals for 1944	1,897,509	1,828,971	1,142,098	62.44
OTHER MUTUALS				
Central Manufacturers'	78,348	49,377	43,239	87.57
Hardware Dealers'	186,093	170,135	38,471	22.61
Indiana Lumbermen's	15,849	25,262	30,466	120.60
Lumber Mutual	31,674	32,962	24,625	74.71
Lumbermens Mutual	14,435	17,153	3,629	21.16
Mill Owners'	108,735	103,181	53,485	51.84
Mutual Implement & Hardware	189,940	176,851	46,793	26.46
National Retailers	65,741	60,964	31,205	51.19
Northwestern Mutual	197,663	202,186	75,976	37.58
Pennsylvania Lumbermen's	26,351	26,602	12,806	48.14
United Mutual	70,574	71,428	62,515	87.52
Totals for 1945	985,403	936,101	423,210	45.21
Totals for 1944	963,917	922,499	538,821	58.41

‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

*Ratio of management expense (including adjustment of losses) to net premiums earned—21.66%.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
CASH MUTUALS	$	$	$	%
(WITHOUT SHARE CAPITAL)				
Economical	366,978	328,401	184,941	56.32
Gore District	364,524	362,809	156,117	43.03
Millers' National	58,723	56,833	26,492	46.61
Perth	168,574	161,443	70,779	43.84
Portage La Prairie	35,190	29,643	21,717	73.26
Waterloo	284,299	276,003	124,565	45.13
Wawanesa	498,822	494,640	246,980	49.93
TOTALS FOR 1945	1,777,110	1,709,772	831,591	48.64
TOTALS FOR 1944	1,764,073	1,663,857	858,541	51.60
CASH MUTUALS				
(WITH SHARE CAPITAL)				
Canadian Mercantile	116,486	86,340	62,853	72.80
Commerce Mutual	208,090	180,950	74,781	41.33
Equitable Fire Insurance Co.	169,544	153,919	121,980	79.25
Missisquoi & Rouville	24,680	20,896	13,791	66.00
Stanstead & Sherbrooke	167,795	158,708	59,686	37.61
TOTALS FOR 1945	686,595	600,813	333,091	55.44
TOTALS FOR 1944	565,336	502,375	337,962	67.27
RECIPROCAL EXCHANGES				
Affiliated Underwriters	33,547	31,181	6,067	19.46
American Exchange Underwriters	10,902	8,440	528	6.26
Canadian Reciprocal Underwriters	8,180	8,676	765	8.82
Canners Exchange Subscribers	18,105	23,462	....	....
Fireproof Sprinklered	1,671	1,890	36	1.90
Individual Underwriters	29,639	28,018	2,786	9.94
Lumbermen's Underwriting Alliance	55,698	59,500	84,849	142.60
Metropolitan Inter-Insurers	16,360	17,602	459	2.61
New York Reciprocal Underwriters	16,324	14,577	807	5.54
Underwriters Exchange	280	1,359	8	.59
Warner Reciprocal Insurers	1,305	1,717	....	....
TOTALS FOR 1945	192,011	196,422	96,305	49.03
TOTALS FOR 1944	243,522	203,332	194,346	95.58
NON-MARINE UNDERWRITERS AT LLOYD'S				
1945	328,951	292,004	139,371	47.73
1944	278,803	302,600	112,590	37.21

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945 (Cont'd)

ASSOCIATED NEW ENGLAND FACTORY MUTUALS

Companies	Net Amount at Risk	Premium Deposits Written					Net Premium Deposits Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premium Deposits Earned	Net Losses Incurred per $100,000 at Risk
		Gross	Reinsurance Ceded	Returned to Policyholders		Net				
				On Cancelled Policies	On Expired Policies					
	$	$	$	$	$	$	$	$	%	$
Arkwright Mutual	51,462,037	417,860	85,985	35,764	247,679	48,432	43,529	13,900	31.93	27.01
Blackstone Mutual	65,210,018	448,993	185,957	67,662	133,289	62,085	46,765	15,205	32.51	23.32
Boston Manufacturers'	67,562,306	413,349	51,810	37,351	229,522	94,666	24,528	28,149	114.76	41.66
Cotton & Woollen Manufacturers'	35,590,929	180,988	18,413	13,641	106,742	42,191	11,434	10,075	88.11	28.31
Fall River Mutual	17,402,438	106,469	13,345	9,621	59,119	24,384	6,318	7,269	115.05	41.77
Firemen's Mutual	91,429,138	545,764	198,448	56,277	165,428	125,610	27,608	29,077	105.32	31.80
Manufacturers' Mutual	204,036,857	1,147,207	60,436	300,738	618,118	167,914	94,098	65,779	69.90	32.24
Philadelphia Manufacturers'	18,717,523	103,284	38,114	9,210	33,238	22,723	12,153	6,276	51.64	33.53
Protection Mutual	20,797,725	94,232	10,263	10,574	48,494	24,902	44,931	5,384	11.98	25.89
What Cheer Mutual	35,058,523	329,029	103,248	27,225	158,066	40,490	13,274	5,165	38.91	14.73
Worcester Manufacturers' Mutual	17,402,438	106,469	13,345	9,621	59,119	24,384	6,318	7,269	115.05	41.77
Totals for 1945	624,669,932	3,893,644	779,364	577,684	1,858,814	677,781	330,956	193,548	58.48	30.98
Totals for 1944	581,110,674	2,320,070	513,358	321,296	1,129,505	355,907	496,072	257,771	51.96	44.36

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1945 (Concl'd)

Class	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned	The Same Ratio for 1944
RECAPITULATION	$	$	$	%	%
Joint Stock Companies	17,321,497	16,221,893	9,764,337	60.19	59.02
Mutual Insurance Corporations:					
(a) Farmers' Mutuals	1,969,064	1,895,631	1,007,578	53.15	62.44
(b) Associated New England Factory Mutuals	677,781	330,956	193,548	58.48	51.96
(c) Other Mutuals	985,403	936,101	423,210	45.21	58.41
Cash Mutual Insurance:					
(a) Without Share Capital	1,777,110	1,709,772	831,591	48.64	51.60
(b) With Share Capital	686,595	600,813	333,091	55.44	67.27
Reciprocal Exchanges	192,011	196,422	96,305	49.03	95.58
Lloyd's	328,951	292,004	139,371	47.73	37.21
TOTALS FOR 1945	23,938,412	22,183,592	12,789,031	57.65	....
TOTALS FOR 1944	23,015,321	20,385,149	11,979,343	58.76	......

NOTE.—Net losses incurred do not include adjustment expenses.

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1945

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Aetna Insurance	.....			
Agricultural	683	1,412		
Alliance Assurance	....	....	...	
Alliance Insurance	2,221	2,408	971	40.32
American Alliance	798	793	364	45.90
American Automobile Fire	135,678	132,893	56,534	42.54
American Automobile Insurance	399,189	386,016	157,537	40.81
American Central	.....	....	....	....
American Equitable	402	202	172	85.15
American Home Fire	.....	....	....	....
American Insurance	2,708	2,881	883	30.65
Anglo-Scottish Insurance	23,565	19,654	7,307	37.18
Arex Indemnity	7,758	8,459	6,574	77.72
Atlas Assurance	49,358	48,464	12,659	26.12
Boston	....	....	....	....
British America Assurance	210,355	196,760	131,278	66.72
British Canadian	52,801	47,488	37,398	78.75
British & European	....	....	....	....
British Empire	103,095	89,377	4,106	4.59
British General	25,716	24,791	12,083	48.74
British Law	2,618	3,365	1,460	43.39
British Oak	31,118	27,559	20,464	74.26
British Traders	74,034	68,445	41,202	60.20
Caledonian Insurance	19,553	19,034	8,823	46.35
Camden	1,689	1,472	541	36.75
Canada Accident & Fire	73,933	71,268	34,747	48.76
Canada Security	98,941	81,318	35,660	43.85
Canadian Fire Insurance	147,682	146,102	77,413	52.99
Canadian General Insurance	113,360	111,038	59,070	53.20
Canadian Home Assurance	1,094	596	....	....
Canadian Indemnity	189,680	172,213	84,078	48.82
Canadian Surety	85,900	82,566	26,730	32.37
Car & General	5,619	5,274	6,318	119.80
Casualty Co. of Canada	120,026	116,741	30,453	26.09
Century Insurance	24,094	20,095	7,307	36.36
China Fire	....	....	....	....
Commercial Union	41,788	40,600	19,640	48.37
Consolidated Fire & Casualty	132,369	124,649	53,195	42.68
Continental Casualty	9,496	5,452	524	9.61
Continental Insurance	....	....	....	....
Cornhill	50,241	47,743	35,702	74.78
Dominion of Canada General	500,994	474,862	187,316	39.45
Dominion Fire	24,209	23,415	11,307	48.29
Eagle Fire	2,674	2,634	680	25.82
Employers' Liability	280,304	272,734	165,447	60.66
Employers' Reinsurance	55,303	52,657	9,446	17.94
Federal Fire	6,757	6,052	2,762	45.64
Federal Insurance	34,830	36,032	18,803	52.18
Fidelity & Casualty of New York	....	....	....	....
Fidelity of Canada	90,048	84,709	65,052	76.79
Fidelity-Phenix	7,917	20,583	5,052	24.54
Fire Association of Philadelphia	2,457	1,551	595	38.36
Fireman's Fund	65	33	....	....
Firemen's of Newark	....	....	....	....
General Accident	519,151	475,006	266,147	56.03
General Accident Fire & Life	213,856	200,970	106,156	52.82
General Exchange	52,699	60,190	31,910	53.02
General Security	38,181	33,939	12,895	37.99
Glens Falls	26,826	31,051	9,007	29.01
Globe Indemnity	111,596	106,261	51,678	48.63
Great American Indemnity	19,437	18,194	10,337	56.82
Great American Insurance	7,616	7,613	3,280	43.08
Guardian Assurance	158	155	....	....
Guardian Insurance of Canada	158,627	146,427	95,110	64.95
Guildhall Insurance	76,597	77,161	39,955	51.78
Halifax Insurance	598,312	591,773	353,056	59.66
Hand-in-Hand	5,895	5,803	297	5.12
Hartford Accident & Indemnity	115,345	105,926	83,752	79.07
Hartford Fire	16,047	15,974	9,100	56.97
Home Fire & Marine	....	....	....	....
Home Assurance of Canada	66,475	52,958	26,931	50.85
Home Insurance	66,813	69,923	39,327	56.24
Imperial Guarantee & Accident	118,731	107,556	63,084	58.65
Imperial Insurance Office	16,933	15,989	1,402	8.77
Indemnity Insurance of North America	27,161	25,950	14,065	54.20
Insurance Co. of North America	10,126	9,796	4,946	50.49
Jersey Insurance	....	....	....	....
Law, Union & Rock	10,902	11,367	6,021	52.97
Legal & General	....	....	....	....
Liverpool & London & Globe	59,557	56,756	28,001	49.34
Liverpool-Manitoba	11,886	11,323	5,580	49.28

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1945 (Cont'd)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
London Assurance	47,533	43,045	20,058	46.60
London–Canada	51,306	43,615	29,398	67.40
London & County	1,183	1,166	238	20.41
London Guarantee & Accident	106,893	101,091	46,886	46.38
London & Lancashire Guar. & Accident	47,474	46,383	18,688	40.29
London & Lancashire	33,686	32,567	16,833	51.69
London Provincial Marine & General	14,676	6,923	5,790	83.63
London & Scottish	4,676	4,416	2,911	65.92
Marine Insurance	554	527	458	86.91
Maryland Casualty	38,089	33,106	30,492	92.10
Mercantile Insurance	....	....	....	....
Merchants Fire	24,903	24,905	43,413	174.31
Merchants Marine	7,190	6,816	3,425	50.25
Mercury	2,361	2,429	1,966	80.94
Metropolitan Casualty	257,856	237,118	131,190	55.33
Michigan Fire & Marine	4	2	....	....
Monument Insurance	7,020	6,801	2,878	42.32
Motor Union Insurance	39,815	38,344	11,381	29.68
National–Ben Franklin	59,174	58,157	24,084	41.41
National Fire of Hartford	....	....	....	....
National Union Fire	14,054	13,805	4,284	31.03
Newark Fire	9,126	8,816	4,509	51.15
New England Fire	1	1	....	....
New Hampshire Fire	782	1,414	515	36.42
New York Underwriters	1,893	1,687	1,058	62.71
New Zealand Insurance	34,813	22,196	15,397	69.37
Niagara Fire	....	....	....	....
North British & Mercantile	53,586	50,780	16,227	31.96
Northern Assurance	134,112	123,389	65,157	52.81
Northwest Casualty	93,769	90,957	42,199	46.39
Northwestern National	4,786	4,405	1,039	23.59
Norwich Union Fire	209,512	203,807	103,994	51.03
Occidental Fire	11,054	11,069	8,579	77.50
Ocean Accident & Guarantee	144,858	139,718	67,977	48.65
Pacific Coast Fire	23,036	19,213	7,307	38.03
Palatine Insurance	16,072	15,495	7,552	48.74
Patriotic Assurance	3,943	3,708	1,019	27.48
Pearl	102,048	96,624	62,400	64.58
Phenix Fire of Paris	417	435	....	....
Phoenix Assurance	56,580	52,541	24,511	46.65
Pilot	611,421	572,774	247,250	43.17
Providence Washington	8,054	6,558	3,248	49.53
Provincial Insurance	44,537	44,261	33,187	74.98
Prudential Assurance	154,277	148,623	106,210	71.46
Queen	11,006	10,636	5,411	50.87
Queensland Insurance	6,589	3,513	4,004	113.98
Railway Passengers	22,871	20,975	5,838	27.83
Rhode Island Insurance	48,059	37,097	25,230	68.01
Royal Exchange	28,443	27,932	*−283*	....
Royal Insurance	142,607	135,821	73,593	54.18
St. Paul Fire & Marine	9,608	9,683	3,130	32.32
St. Paul Mercury Indemnity	19,548	19,414	9,259	47.69
Scottish Insurance	11,268	7,249	4,511	62.23
Scottish Metropolitan	40,793	38,118	17,587	46.14
Scottish Union & National	57,243	55,127	44,338	80.43
Security Insurance of New Haven	1,894	2,038	451	22.13
Sentinel Fire	....	....	....	....
Southern	7,855	6,552	2,436	37.18
Springfield Fire & Marine	35	18		....
Sun Insurance Office	39,324	37,472	21,704	57.92
Svea Fire & Life	227	216		
Toronto General	92,749	90,849	48,358	53.23
Travelers Fire	23,624	23,530	13,990	59.46
Travelers Indemnity	177,268	183,944	113,998	61.97
Travelers Insurance	....	....	....	....
Union Assurance	19,287	18,593	9,662	48.74
Union Fire, Accident & General	26,071	25,193	7,299	28.97
Union of Canton	137,491	127,110	76,518	60.20
Union, Marine & General	32,156	28,041	19,594	69.88
United States Fidelity & Guaranty	309,186	296,871	206,634	69.60
United States Fire	....	....	....	....
United States Guarantee	16,509	14,974	8,179	54.62
Wellington Fire	196,600	183,533	95,009	51.77
Western Assurance	361,444	334,740	279,165	83.40
Westminster Fire Office	....	....	....	....
World Fire & Marine	....	....	....	....
World Marine & General	51,600	48,013	30,197	62.89
Yorkshire Insurance	55,842	30,819	20,013	64.94
Zurich General Accident & Liability	299,512	286,268	176,128	61.53

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1945 (Concl'd)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
	$	$	$	%
MUTUALS				
Canadian Mercantile	17,809	13,028	5,712	43.84
Central Manufacturers'	1,821	1,876	816	43.50
Commerce Mutual	15,446	11,023	5,359	48.62
Economical	311,122	286,196	131,549	45.96
Gore District	127,641	114,794	57,055	49.70
Hardware Dealers'	3,403	2,415	180	7.45
Indiana Lumbermen's	...		.	
Liberty Mutual	13,166	12,174	5,937	48.77
Lumbermen's Mutual Casualty	399,142	387,468	210,627	54.36
Lumbermen's Mutual Insurance	... .		.	
Mutual Implement & Hardware	3,403	2,415	180	7.45
National Retailers	49,126	64,865	27,467	42.34
Northwestern Mutual	1,649	1,887	310	16.43
State Farm Mutual	133,990	125,317	61,926	49.42
United Mutual Fire	4,141	3,867	1,478	38.22
Wawanesa Mutual	251,529	238,269	95,502	40.08
OTHER				
General Ins. Co. of America (Unlicensed)	50	54	....	....
General Reinsurance (Unlicensed)	25,614	16,549	17,063	103.11
North Star Reinsurance (Unlicensed)	549	678	13	1.92
Affiliated Underwriters (Reciprocal Exch.)	4,554	6,371	2,066	32.43
Non-Marine Underwriters at Lloyd's	994,598	962,559	537,320	55.82
Totals for 1945	12,674,633	11,996,282	6,395,311	53.31
Totals for 1944	11,246,523	10,977,147	5,180,653	47.19

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT—PERSONAL

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Aetna Life	2,103	10	.48
Alliance Assurance	....	....	....
Anglo-Scottish	27,835	12,324	44.28
Atlas Assurance	812	1,250	153.94
British Aviation	2,600	....	....
British America	11,342	2,513	22.16
British Canadian	3,692	100	2.71
British Empire	4,950	512	10.34
British North Western	2,953	908	30.75
Canada Accident & Fire	11,953	4,266	35.69
Canada Security	3,258	1,280	39.29
Canadian Fire	970	416	42.89
Canadian General	17,255	5,744	33.29
Canadian Indemnity	1,478	592	40.05
Canadian Mercantile	10	....	....
Car & General	195	....	....
Casualty Co. of Canada	21,860	7,386	33.79
Century Insurance	10,314	1,404	13.61
Commerce Mutual	10	....	....
Commercial Union	4,810	....	....
Confederation Life	7,038	2,889	41.05
Consolidated Fire & Casualty	787	250	31.77
Continental Casualty	525,682	118,220	22.49
Dominion of Canada General	87,330	22,540	25.81
Dominion Fire	....	....	....
Employers' Liability	105,998	50,600	47.74
Employers' Reinsurance	4,873	1,930	39.61
Fidelity Insurance Co. of Canada	2,874	536	18.65
Fidelity & Casualty of New York	50	....	....
General Accident of Canada	33,160	13,047	39.35
General Accident Fire & Life	20,878	4,744	22.72
General Security	4,325	1,542	35.65
Globe Indemnity	15,993	2,419	15.13
Great American Indemnity	604	....	....
Great-West Life	32,689	16,079	49.19
Guardian Insurance of Canada	24,975	6,443	25.80
Guildhall	3,818	1,078	28.23
Halifax Insurance	14,044	8,237	58.65
Hartford Accident & Indemnity	3,770	1,259	33.40
Hudson Bay	....	....	....
Imperial Guarantee & Accident Co.	75,137	13,400	17.83
Imperial Insurance Office	2,577	464	18.01
Indemnity Insurance of North America	31,107	5,265	16.93
Law, Union & Rock	4,618	5,263	113.97
Legal & General	1,398	*−181*	....
Liverpool & London & Globe	1,777	269	15.14
London Guarantee & Accident	56,640	53,901	95.16
London & Lancashire Guar. & Accident	10,901	2,928	26.86
London Assurance	2,207	846	38.33
London & Provincial	1,631	910	55.79
London & Scottish	161	....	....
Maryland Casualty	3,880	*−660*	....
Metropolitan Casualty	5,298	753	14.21
Motor Union	496	....	....
North American Accident	296	15	5.07
North British & Mercantile	8,412	523	6.22
Northern Assurance	3,702	*−89*	....
Northwest Casualty	904	....	....
Norwich Union	17,197	4,671	27.16
Occidental Fire	713.	95	13.32
Occidental Life	1,181	....	....
Ocean Accident & Guarantee	43,842	22,025	50.24
Pearl Assurance	2,724	*−576*	....
Phoenix Assurance	9,336	2,192	23.48
Pilot	....	....	....
Protective Association	6,656	4,373	65.70
Prudential Assurance	13,211	13,765	104.19
Prudential Insurance of America	1,872	1,059	56.57
Railway Passengers	10,781	1,167	10.82
Royal Exchange	1,257	147	11.69
Royal Insurance	16,835	2,311	13.73
Scottish Metropolitan	1,122	....	....
Sun Insurance Office	15,876	1,232	7.76
Toronto General	14,117	4,699	33.29
Travelers Insurance	189,448	43,454	22.94
Union Assurance Society	3,559	377	10.59
Union of Canton	18,563	5,445	29.33
Union Marine	1,925	85	4.42

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PERSONAL (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	$	$	%
U.S. Fidelity & Guarantee	7,662	502	6..55
Wellington Fire	684	....	....
Western	45,034	6,557	14.56
World Marine & General	811	*−428*	....
Yorkshire	16,889	7,928	46.94
Zurich	9,355	*−1,317*	....
MUTUALS			
Gore District Mutual	1,891	....	....
Lumbermen's Mutual Casualty	73,666	24,792	33.65
Metropolitan Life	124,778	38,746	31.05
Prudential Insurance	....	....	....
State Farm Mutual	6,561	2,470	37.65
Wawanesa Mutual	*−11*	....	....
OTHER			
General Reinsurance Corp. (Unlicensed)	422	241	57.11
Lloyd's	136,766	5,836	4.27
TOTALS FOR 1945	2,022,731	565,732	27.97
TOTALS FOR 1944	1,857,183	515,439	27.75

ACCIDENT—PUBLIC LIABILITY

JOINT STOCK			
Anglo-Scottish	4,759	214	4.50
Arex Indemnity	1,974	1,818	92.10
Atlas Assurance	7,987	808	10.12
British America	12,189	3,861	31.68
British Canadian	615	371	60.33
British Empire	1,862	662	35.55
British Northwestern Fire	2,752	*−41*	....
Canada Accident	6,305	1,963	31.13
Canada Security	11,030	4,612	41.79
Canadian Fire	10,546	3,207	30.41
Canadian General	62,507	33,468	53.54
Canadian Indemnity	70,477	18,271	25.92
Canadian Surety	21,958	446	2.03
Car & General	9,483	1,937	20.43
Casualty Co. of Canada	18,218	*−7,635*	....
Century	1,078	5,500	510.20
Commercial Union	2,908	3,400	116.92
Consolidated Fire	1,821	3	16
Continental Casualty	27,865	1,819	6.53
Dominion of Canada General	51,645	6,902	13.36
Dominion Fire	693	....	....
Employers' Liability	140,402	41,595	29.63
Employers' Reinsurance	11,517	....	....
Federal Fire	2,659	340	12.79
Fidelity & Casualty of New York	573	....	....
Fidelity Insurance of Canada	33,767	15,673	46.42
General Accident of Canada	135,976	29,133	21.43
General Accident Fire & Life	16,616	7,787	46.86
General Security	1,967	*−145*	....
Globe Indemnity	25,738	3,241	12.59
Great American Indemnity	3,762	545	14.49
Guardian Insurance Co. of Canada	13,593	*−552*	....
Guildhall	3,234	2,111	65.28
Halifax Insurance	29,835	17,566	58.88
Hartford Accident & Indemnity	14,183	15,265	107.63
Imperial Guarantee & Accident	20,060	10,105	50.37
Imperial Insurance Office	2,052	1,118	54.48
Indemnity of North America	111,885	40,365	36.08
Law, Union & Rock	....	*−241*	....
Legal & General	1,125	985	87.56
Liverpool & London & Globe	2,861	360	12.58
London Guarantee & Accident	19,454	14,605	75.07
London & Lancashire Guar. & Accident	7,673	10,153	132.32
London Assurance	2,626	1,511	57.54
London & Provincial	871	21	2.41

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PUBLIC LIABILITY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	$	$	%
London & Scottish	1,039	25	2.41
Maryland Casualty	6,905	1,333	19.30
Metropolitan Casualty	76,550	36,094	47.15
Motor Union	316	232	73.42
New Zealand Insurance	556	150	26.98
North British & Mercantile	7,979	951	11.92
Northern Assurance	23,338	2,281	9.77
Northwest Casualty	1,597	4,292	268.75
Norwich Union	18,589	1,570	8.45
Occidental Fire	526	236	44.87
Ocean Accident & Guarantee	16,668	13,117	78.70
Pearl	31,168	2,278	7.31
Phoenix of London	15,700	2,258	14.38
Pilot	6,412	*−2,409*	....
Prudential Assurance	47,083	7,365	15.64
Railway Passengers	1,956	5,841	298.62
Royal Exchange	13,626	3,785	27.78
Royal Insurance	25,815	3,067	11.88
Scottish Metropolitan	610	*−706*	....
Sun Insurance Office	5,175	1,707	32.99
Toronto General	51,143	27,505	53.78
Travelers Indemnity	7,769	2,083	26.81
Travelers Insurance	44,315	265,534	599.20
Union Assurance Society	1,921	595	30.97
Union of Canton	117,115	58,081	49.59
Union Marine	10,337	6,387	61.79
United States Fidelity & Guaranty	77,629	31,379	40.42
United States Guarantee	914	....	....
Wellington Fire	1,730	37	2.14
Western	28,763	25,993	90.37
World Marine & General	14,242	272	1.91
Yorkshire	5,905	1,195	20.24
Zurich	43,489	27,422	63.05
CASH MUTUALS			
Economical	14,251	2,863	20.09
Gore District	5,672	1,840	32.44
Wawanesa	626	404	64.54
MUTUALS			
Liberty Mutual	5,543	1,304	23.53
Lumbermen's Mutual Casualty	6,671	6,724	100.79
OTHER			
General Reinsurance Corp. (Unlicensed)	5,808	....	....
Lloyd's	130,304	45,943	35.26
TOTALS FOR 1945	1,801,054	882,155	48.98
TOTALS FOR 1944	1,580,863	404,025	25.56

ACCIDENT—EMPLOYERS' LIABILITY

JOINT STOCK			
Alliance Assurance	....	....	....
Anglo-Scottish	3,736	*−242*	....
Arex Indemnity	1,321	149	11.28
Atlas Assurance	5,050	1,799	35.62
British America	1,506	1,894	125.76
British Aviation	75	....	....
British Canadian	30	*−195*	....
British Empire	820	320	39.02
British Northwestern	1,803	620	34.39
Canada Accident	1,436	153	10.65
Canada Security	1,852	593	32.02
Canadian Fire	2,073	16	.77
Canadian General	7,123	2,074	29,12
Canadian Indemnity	6,800	1,419	20.87

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—EMPLOYERS' LIABILITY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	$	$	%
Canadian Surety	489	132	26.99
Car & General	1,141	....	....
Casualty Co. of Canada	1,367	132	9.66
Century Insurance	250	*−100*	....
Commercial Union Assce. Co.	2,025	250	12.35
Continental Casualty	2,996	....	....
Dominion of Canada General	1,885	....	....
Employers' Liability	51,002	17,916	35.13
Employers' Reinsurance	1,090	....	....
Fidelity & Casualty of New York	1,352	....	....
Fidelity Insurance of Canada	4,541	*−2,480*	....
General Accident of Canada	46,983	8,390	17.86
General Accident Fire & Life	271	*−17*	....
General Security	116	32	27.59
Globe Indemnity	12,905	4,731	36.66
Gore District Mutual	1,122	....	....
Great American Indemnity	574	1,310	228.22
Guardian Insurance of Canada	13,816	3,985	28.84
Guildhall	515	14	2.72
Halifax Insurance	8,705	7,121	81.80
Hartford Accident & Indemnity	9,265	2,766	29.85
Imperial Guarantee & Accident	1,398	2,348	167.95
Imperial Insurance Office	39	....	....
Indemnity Insurance of North America	9,152	1,561	17.06
Law, Union & Rock	1,123	....	....
Liberty Mutual	2,507	55	2.19
Liverpool & London & Globe	1,434	526	36.68
Lloyd's	87,455	24,084	27.54
London Assurance	224	....	....
London Guarantee & Accident	27,809	41,847	150.48
London & Lancashire Guar. & Accident	32,957	*−3,142*	....
London & Provincial	100	961	961.00
London & Scottish	169	215	127.22
Lumbermen's Mutual Casualty	2,398	472	19.68
Maryland Casualty	2,537	2,242	88.37
Metropolitan Casualty	14,564	1,888	12.96
North British & Mercantile	3,055	1,294	42.36
Northern Assurance	12,808	2,691	21.01
Norwich Union	4,959	721	14.54
Occidental Fire	1	....	....
Ocean Accident & Guarantee	4,698	1,070	22.78
Pearl	663	151	22.78
Phoenix of London	2,175	474	21.79
Pilot	....	....	....
Prudential Assurance	23,153	24,780	107.03
Railway Passengers	1,153	3,533	306.42
Royal Exchange	1,011	100	9.89
Royal Insurance	13,050	4,497	34.46
Scottish Metropolitan	212	5	2.36
Sun Insurance Office	578	....	....
Toronto General	5,828	2,411	41.37
Travelers Insurance	9,110	18,872	207.16
Union Assurance Society	340	572	168.24
Union of Canton	17,147	11,616	67.74
Union Marine	2,543	881	34.64
United States Fidelity & Guaranty	20,603	269	1.31
Wawanesa Mutual	111	....	....
Western	4,045	*−1,917*	....
World Marine & General	10,186	1,572	15.43
Yorkshire	1,946	*−267*	....
Zurich	10,182	5,493	53.95
General Reinsurance Corp. (Unlicensed)	505	....	....
TOTALS FOR 1945	529,458	204,657	38.65
TOTALS FOR 1944	598,655	305,160	50.97

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK	$	$	%
Aetna Life	759,939	544,447	71.64
Benefit Assoc. of Railway Employees (Mutual)	3,137	203	6.47
Casualty Co. of Canada	....	....	....
Confederation Life	432,288	286,650	66.31
Dominion of Canada General	1,432	56	3.91
Economical Mutual	90,008	58,056	64.50

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT AND SICKNESS COMBINED (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
General Accident of Canada	7,083	2,197	31.02
General Accident Fire & Life	1,041	−7	....
Great-West Life Assurance	117,825	88,518	75.13
Halifax Insurance	227	26	11.45
Imperial Insurance Office	....	....	......
Lloyd's	714	483	67.65
London Guarantee & Accident	....	....	......
London Life	929,360	633,476	68.16
London & Provincial	844	262	31.04
Loyal Protective Life Insurance	251,812	86,239	34.25
Maryland Casualty	856	1,608	187.85
Metropolitan Life (Mutual)	1,482,007	1,112,235	75.05
Mutual Benefit H. & A. (Mutual)	1,120,402	520,659	46.47
Mutual Life of Canada	267,052	166,737	62.44
North American Accident	5,789	1,315	22.72
North British & Mercantile	54,696	31,166	56.98
Occidental Life	36,081	31,080	86.14
Phoenix of London	....	.....	...
Pilot	1,764	745	42.23
Protective Association	202,240	159,630	78.93
Prudential Assurance	236	90	38.14
Prudential Insurance (Mutual)	79,988	60,133	75.18
Sun Insurance Office	177	238	134.46
Toronto General	.....	.....	.....
Travelers Insurance	231,942	175,699	75.75
Union Marine & General	....	.....	...
Yorkshire	3,814	1,168	30.62
Zurich General Accident	567,885	402,574	70.89
TOTALS FOR 1945	6,650,639	4,365,683	65.64
TOTALS FOR 1944	5,939,458	4,255,566	71.65

AIRCRAFT

Aetna Insurance	2,181	2,525	115.77
Automobile Insurance	2,181	2,525	115.77
British America	467	418	89.51
British Aviation	2,545	....	
Continental Insurance	....	......	. .
Fidelity & Casualty of New York	67	....	....
Glens Falls	....	....	....
Great American Indemnity	10,452	....	.....
Great American Insurance	139,120	14,859	10.68
Hartford Accident	2,050	....	....
Hartford Fire	2,181	2,525	115.77
Insurance Co. of North America	4,161	2,947	70.82
Lloyd's	5,997	3,000	50.02
London Guarantee	735	....	....
Marine Insurance	....	....	....
Maryland Casualty	2,050	....	....
National Union Fire	1,635	1,892	115.72
North River	727	842	115.82
Phoenix of London	283,553	4,739	1.67
Phoenix of Hartford	2,181	2,525	115.77
Providence Washington	1,091	1,262	115.67
Springfield Fire & Marine	1,635	1,892	115.72
St. Paul Fire & Marine	2,181	2,524	115.73
Travelers Fire	1,635	1,866	114.13
Travelers Indemnity	2,050	....	....
United States Fidelity & Guaranty	2,050	....	....
United States Fire	727	843	115.96
Western Assurance	467	418	89.51
TOTALS FOR 1945	**474,119**	**47,602**	**10.04**
TOTALS FOR 1944	**303,344**	***−12,626***	....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

BOILER

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Boiler Inspection	178,312	38,952	21.84
British Canadian	....	....	....
Employers' Liability	15,836	609	3.85
Fidelity & Casualty Co. of New York	2,050	....	....
General Accident of Canada	77,568	5,572	7.18
Globe Indemnity	6,380	47	.74
Guardian Insurance of Canada	4,611	973	21.10
Halifax Insurance	11,146	*−83*	....
Hartford Steam Boiler	8,944	25,000	279.52
Liverpool & London & Globe	722	5	.69
Lloyd's	52,492	642	1.22
London Guarantee	1,014	50	4.93
Lumbermen's Mutual Casualty	19,771	7,615	38.52
Maryland Casualty	7,516	120	1.60
Mutual Boiler of Boston	7,136	9	.13
Ocean Accident & Guarantee	7,615	20,933	274.89
Pilot	....	....	....
Royal Insurance	9,761	45	.46
Travelers Indemnity	39,826	4,023	10.10
Western	507	....	....
Totals for 1945	451,207	104,512	23.16
Totals for 1944	616,245	69,477	11.27

MACHINERY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Boiler Inspection	141,512	20,972	14.82
Fidelity & Casualty Co.	329	....	....
General Accident of Canada	42,638	15,781	37.01
Guardian Insurance of Canada	616	281	45.62
Halifax Insurance	6,173	1,624	26.31
Hartford Steam Boiler	4,849	....	....
Lloyd's	48,493	2,785	5.74
Lumbermen's Mutual Casualty	1,436	21,476	1495.54
Maryland Casualty	99	465	469.70
Mutual Boiler of Boston	1,990	740	37.19
Ocean Accident & Guarantee	31,127	*−5,488*	....
Travelers Indemnity	3,734	528	14.14
Totals for 1945	282,996	59,164	20.91
Totals for 1944	396,743	80,648	20.33

CREDIT

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
American Credit	124,769	3,485	2.79
Employers' Reinsurance	7,994	852	10.66
Halifax	....	....	....
Totals for 1945	132,763	4,337	3.27
Totals for 1944	145,240	*−3,914*	....

EARTHQUAKE

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Aetna Insurance	976	....	....
Alliance Assurance	158		....
American Alliance	9		....
British America Assurance	70		....
British Empire	7		....
British Traders	14		....
Canadian Fire	15		....
Connecticut Fire	20		....
Continental	5		....
Employers' Liability	70		....
Equitable Fire & Marine	4		....
Fidelity-Phenix Fire	22		....
Fireman's Fund	177		....
Great American Insurance	80		....
Guardian Assurance	34	....	....
Guildhall	13	....	....
Halifax Insurance	12	....	....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EARTHQUAKE (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Hartford Fire	121		
Home Insurance	83	34	40.96
Imperial Guarantee & Accident	11		
Insurance Co. of North America	307		
Law, Union & Rock	5		
Liverpool & London & Globe	172		
London Assurance	177		
London & Lancashire	98		
Merchants Fire	16		
Mutual Implement & Hardware	110		
North British & Mercantile	90		
North River	19		
Northwestern Mutual	20		
Phoenix of London	92		
Phoenix of Hartford	33		
Providence Washington			
Reliance Insurance	10		
Royal Exchange	195		
Royal Insurance	289		
St. Paul Fire & Marine	29		
Scottish Union & National	28		
Sun Insurance Office	124		
Travelers Fire	105		
Union Insurance Canton	26		
United States Fire	8		
Westchester Fire	4		
Western Assurance	104		
World Fire & Marine	5		
Totals for 1945	3,967	34	.86
Totals for 1944	9,183	648	7.06

EXPLOSION

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Acadia Fire	2		
Aetna Insurance	228		
Agricultural	564		
Alliance Assurance			
Alliance Insurance	926		
American Alliance	67		
American Insurance			
Bankers & Shippers			
Beaver Fire			
Boston Insurance			
British America			
British Canadian			
British Crown			
British Empire			
British Law			
British Northwestern			
British Oak	290		
British Traders	*−1,106*	42	
Caledonian-American Insurance			
Caledonian Insurance			
Camden Fire	9		
Canada Security	*−12*		
Canadian Fire	25		
Canadian General	58		
Canadian Indemnity	16		
Canadian Surety	*−97*		
Car & General			
Central Insurance			
Central Manufacturers (Mutual)	45	244	542.22
Central Union	2		
Citizens of New Jersey	8		
Columbia Insurance of New York	1		
Connecticut Fire	508		
Consolidated Fire & Casualty			
Continental Insurance	82		
Dominion Fire	19		
Eagle Fire	*−12*		
Eagle Star			
Employers' Liability	494	14	2.83
Ensign Insurance			
Equitable Fire & Marine	102		

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION (Cont'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Eureka–Security			
Federal Fire			
Federal Insurance			
Fidelity–Phenix	*-3*		
Fire Association of Philadelphia			
Firemen's Fund	383		
Firemen's Insurance of Newark	469		
General Accident Fire & Life	26		
General Security	283		
Girard Fire & Marine			
Globe Indemnity of Canada			
Great American Insurance	708		
Guardian Assurance			
Guardian Insurance			
Guildhall	4		
Halifax Insurance	*-289*		
Hand-in-Hand	290		
Hanover Fire			
Hartford Fire	526		
Helvetia Swiss Fire			
Home Fire & Marine	191		
Home Insurance	22	2,044	9290.91
Hudson Bay			
Imperial Assurance	1		
Imperial Guarantee & Accident	*-4*		
Imperial Insurance Office			
Indiana Lumbermen's (Mutual)			
Insurance Co. of North America	2,816		
Law, Union & Rock	172		
Legal & General	19		
Liverpool & London & Globe	359		
Liverpool–Manitoba			
Lloyd's	5,449		
London Assurance	108		
London–Canada	7		
London & County			
London Guarantee & Accident	1		
London & Lancashire Guar. & Accident	2		
London & Lancashire	4,857	2	.04
London & Scottish Assurance	17		
Lumbermen's Insurance			
Lumbermens (Mutual)	9		
Mercantile Insurance	396		
Merchants Fire Insurance	*-26*		
Merchants Fire of New York			
Merchants Marine	*-241*		
Michigan Fire & Marine	14		
Millers National (Mutual)			
Motor Union Insurance			
National–Ben Franklin	*-2*		
National Fire of Hartford	154	16	10.39
National–Liverpool			
National Provincial Insurance			
National Union			
Newark Fire			
New York Underwriters			
Niagara Fire			
North Empire Fire	1		
North River	*-131*		
Northern Assurance	142		
Northwestern Mutual	2		
Northwestern National	44		
Norwich Union	94		
Pacific Fire			
Patriotic			
Pearl	*-43*		
Phenix Fire of Paris	2		
Phoenix Assurance of London	106		
Phoenix of Hartford	1,508		
Pioneer			
Planet			
Providence Washington	30		
Prudential Assurance	2,501		
Pennsylvania Lumbermens (Mutual)			
Quebec Fire Assurance Co.	83		
Queen City Fire	72		
Queen Insurance			

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Reliance Insurance	256		
Royal Exchange			
Royal Insurance	39		
Royal Scottish Insurance	60		
St. Paul Fire & Marine	108		
Scottish Insurance	......		
Scottish Metropolitan Assurance	111		
Scottish Union & National	58	18	31.03
Sea	......		
Security Insurance of New Haven	.....		
Security National	..		
Sentinel Fire	3		
South British	38		
Springfield Fire & Marine	32		
State Assurance	....		
Sun Insurance Office	15		
Svea Fire & Life	......		
Switzerland General			
Toronto General	47		
Travelers Fire	73		
Union of Canton	1,634	77	4.71
Union Marine & General	1		
United Firemen's	1		
United States Fire	69		
Urbaine	......		
Wellington Fire			
Westchester	212		
Western Assurance	−252		
World Fire & Marine			
World Marine & General	76		
General Ins. Co. of America (Unlicensed)	501		
Totals for 1945	26,490	2,457	9.28
Totals for 1944	127,464	580	.46

FORGERY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Canadian Fire	355	....	
Canadian General	5,626	511	9.08
Canadian Indemnity	1,873	164	8.76
Canadian Surety	4,163	118	2.83
Fidelity Insurance Co. of Canada	.....		
General Accident of Canada	195		
Globe Indemnity	3,840	688	17.92
Guarantee Co. of North America	1		
Halifax	115		
Indemnity Insurance of North America	15,038	184	1.22
Liverpool & London & Globe	2,624	239	9.11
Lloyd's	2,945	−45	
Maryland Casualty	102		
National Surety			
Royal Insurance	6,387	603	9.44
Toronto General	4,603	418	9.08
Union of Canton	249		
United States Fidelity & Guarantee	642	4,298	669.47
Western Assurance	3,097		
Totals for 1945	51,855	7,178	13.84
Totals for 1944	37,684	−3,537	

GUARANTEE—FIDELITY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
American Surety	15,046	*−11*	
Anglo-Scottish	26		
Alliance Assurance	......		
British America	2,082	*−204*	
British Canadian	502		
British Empire	394	*−10*	
Canada Accident & Fire	4,902	*−43*	
Canada Security	1,165		
Canadian Fire	879	2,234	254.15
Canadian General	9,480	2,305	24.31

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—FIDELITY (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Canadian Indemnity	15,145	8,001	52.83
Canadian Mercantile	66		
Canadian Surety	44,005	343	.78
Casualty Co. of Canada	1,987	*−31*	
Century Insurance	1,694		
Commerce Mutual	66		
Consolidated Fire	435	*−20*	
Dominion of Canada General	66,969	2,758	4.12
Economical Mutual	744		
Employers' Liability	30,866	5,822	18.86
Employers' Reinsurance	1,067		
Federal Fire	179		
Fidelity & Casualty of New York			
Fidelity Insurance of Canada	35,016	3,986	11.38
General Accident of Canada	16,906	4,236	25.06
General Security	172		
Globe Indemnity	22,958	5,631	24.53
Gore District (Mutual)	1,155		
Great American Indemnity	8,026	1,199	14.94
Guarantee Co. of North America	52,094	*−764*	
Guardian Insurance of Canada	18,493	*−363*	
Halifax Insurance	9,001	4,929	54.76
Hartford Accident & Indemnity	2,987		
Imperial Guarantee & Accident	14,626	*−1,118*	
Imperial Insurance Office	67		
Indemnity of North America	69,256	5,663	8.18
International Fidelity	1,372	35	2.55
Law, Union & Rock	41		
Liberty Mutual	2,553	95	3.72
Liverpool & London & Globe	6,524	625	9.58
Lloyd's	39,812	17,814	44.75
London Guarantee & Accident	27,580	*−4*	
London & Lancashire Guar. & Accident	4,063	*−313*	
London & Provincial	25		
Maryland Casualty	3,200	*396*	
Metropolitan Casualty	5,557		
National Surety		*−367*	
North British & Mercantile	1,208		
Northern Assurance	1,069	222	20.77
Norwich Union Fire	7,007	165	2.35
Ocean Accident & Guarantee	17,364	*−1,631*	
Pearl Assurance	6,786	*−1,002*	
Phoenix of London	2,510	*−2,983*	
Pilot			
Prudential Assurance	838	198	23.63
Railway Passengers	564	*−131*	
Royal Exchange	2,498	1,199	48.00
Royal Insurance	31,644	5,185	16.39
Scottish Metropolitan	176		
Sun Insurance Office	666	*−18*	.....
Toronto General	7,756	1,885	24.30
Travelers Indemnity	11,677	1,397	11.96
Union of Canton	11,962	1,230	10.28
Union Marine & General	716	38	5.31
United States Fidelity & Guaranty	143,391	17,537	12.23
Wawanesa	2,436	528	21.67
Wellington Fire	188		
Western	6,066	*−8*	
World Marine & General	517	22	4.26
Yorkshire	1,746	*−890*	..
Zurich General Accident & Liability	*−22*	...	....
UNLICENSED INSURANCE			
General Reinsurance	5,502	48	.87
Totals for 1945	798,546	84,939	10.64
Totals for 1944	710,543	7,036	.99

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—SURETY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Aetna Casualty	17,757	7.500	42.24
Alliance Assurance	50	...	...
American Surety	2,803	*−3,204*	...
Anglo-Scottish	608	...	...
British America	4,698	500	10.64
British Canadian	314	...	...
British Empire	860	...	...
Canada Accident & Fire	2,836	202	7.12
Canada Security	923	...	...
Canadian Fire	5,374	...	...
Canadian General	21,294	*−3,336*	...
Canadian Indemnity	12,723	*−275*	...
Canadian Mercantile	...	...	...
Canadian Surety	28,514	*−6,574*	...
Casualty Co. of Canada	1,102	*−17*	...
Century Insurance	255	...	...
Commerce Mutual	...	...	...
Consolidated Fire	403	...	...
Dominion of Canada General	7,973	*−13*	...
Economical Mutual	1,425	...	...
Employers' Liability	18,986	*−282*	...
Employers' Reinsurance	2,820	...	...
Federal Fire	155	...	...
Fidelity & Casualty of New York	...	...	...
Fidelity Insurance of Canada	11,730	*−78*	...
General Accident of Canada	29,015	*−3,660*	...
General Security	16	*−8*	...
Globe Indemnity	3,855	*−254*	...
Gore District (Mutual)	1,682	...	...
Great American Indemnity	150	...	...
Guarantee Co. of North America	1,956	...	...
Guardian Insurance Co. of Canada	7,213	...	...
Halifax Insurance	3,048	...	...
Hartford Accident & Indemnity	556	*−6*	...
Hudson Bay	...	...	...
Imperial Guarantee & Accident	3,439	*−15*	...
Imperial Insurance Office	64	...	...
Indemnity of North America	5,368	...	...
Law, Union & Rock	10	...	...
Liverpool & London & Globe	635	*−28*	...
Lloyd's	273	*−20*	...
London Guarantee & Accident	19,886	10,863	54.63
London & Lancashire Guar. & Accident	7,608	*−4,885*	...
Maryland Casualty	574	...	...
Metropolitan Casualty	4,684	...	...
National Surety	8,500	...	...
North British & Mercantile	331	...	...
Northern Assurance	252	...	...
Norwich Union Fire	4,880	*−882*	...
Ocean Accident & Guarantee	5,798	*−123*	...
Pearl Assurance	8,739	...	...
Phoenix of London	7,023	...	...
Pilot	5,147	*−115*	...
Prudential Assurance	252	...	...
Railway Passengers	93	...	...
Royal Exchange	5,208	...	...
Royal Insurance	5,420	*−241*	...
Scottish Metropolitan	108	...	...
Sun Insurance Office	276	...	...
Toronto General	17,422	*−1,783*	...
Travelers Indemnity	137	...	...
Union of Canton	1,704	...	...
Union Marine & General	1,545	...	...
United States Fidelity & Guaranty	63,302	52.734	83.31
Wawanesa Mutual	813	...	...
Wellington Fire	123	...	...
Western	6,447	*−1,094*	...
World Marine & General	17	...	...
Yorkshire	60	...	...
UNLICENSED			
General Reinsurance	651	...	...
Totals for 1945	377,232	44.906	11.90
Totals for 1944	341,938	9,162	2.68

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

HAIL

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Connecticut Fire	6,677	187	2.80
Continental Insurance	143,400	5,622	3.92
Equitable Fire & Marine	1,336	38	2.84
Hartford Fire	104,379	4,396	4.21
Home Insurance	309,312	22,691	7.34
Lloyd's	34,591	1,576	4.56
Phoenix of Hartford	11,066	310	2.80
Providence Washington	11,223	315	2.81
Queensland Insurance	21,288	1,383	6.50
Reliance Insurance	3,367	94	2.79
St. Paul Fire & Marine	*−359*	......	......
Westchester Fire	11,223	315	2.81
Totals for 1945	657,503	36,927	5.62
Totals for 1944	437,298	720,494	164.76

INLAND TRANSPORTATION

Acadia	166	18	10.84
Aetna Insurance	29,886	5,985	20.03
Agricultural	6,129	1,852	30.22
Alliance Insurance of Philadelphia	13,409	23,917	178.37
American Alliance	160	22	13.75
American Equitable	537	125	23.28
American Insurance	1,119	41	3.66
Atlas	2,175	813	37.38
Automobile	7,265	*−3*	......
Bankers & Shippers	394	......	......
British America	24,515	7,402	30.19
British Crown	......	......	......
British Law	......	......	......
British Northwestern	1,796	......	......
Camden Fire	95	......	......
Canada Accident	558	......	......
Canada Security	835	15	1.80
Canadian Fire	881	*−856*	......
Canadian General	3,459	2,084	60.25
Canadian Indemnity	2,830	*−343*	......
Canadian Mercantile	194	......	......
Canadian Surety Co.	177	14	7.91
Central Union	......	......	......
Central Manufacturers (Mutual)	341	616	180.65
Century	6,129	1,852	30.22
Columbia Insurance Co. of New York	4,560	1,174	25.75
Commerce Mutual	194	......	......
Commercial Union	4,699	......	......
Connecticut Fire	2,486	920	37.01
Consolidated Fire & Casualty	40	......	......
Continental Insurance	3,473	6,025	173.48
Eagle Fire	65	......	......
Eagle Star	206	......	......
Economical (Mutual)	2,681	1,334	49.76
Employers' Liability	306	50	16.34
Equitable Fire & Marine	497	184	37.02
Essex & Suffolk	191	43	22.51
Federal Fire	26	......	......
Federal Insurance	903	196	21.71
Fidelity–Phenix Fire	5,633	1,242	22.05
Fire Association of Philadelphia	8,652	1,669	19.29
Fireman's Fund	1,069	1,075	100.56
First American Fire	......	......	......
General Accident of Canada	8,080	1,309	16.20
General Accident Fire & Life	951	270	28.39
General Security	132	......	......
Glens Falls	5,157	3,517	68.20
Globe Indemnity	827	505	61.06
Gore District Mutual	1,050	82	7.81
Great American Insurance	1,440	195	13.54
Guardian Insurance of Canada	3,897	2,962	76.01
Guildhall	469	547	116.63
Halifax	13,235	6,430	48.58
Hartford Fire	86,484	49,675	57.44
Home	94,525	41,736	44.15
Indemnity Marine	18,386	5,557	30.22
Insurance Co. of North America	21,265	13,992	65.80

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

INLAND TRANSPORTATION (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Jersey Insurance	252	...	...
Legal & General	6,346	4,454	70.19
Liverpool & London & Globe	3,664	2,035	55.54
Lloyd's	304	559	183.88
London Assurance	3,386	1,261	37.24
London Guarantee & Accident	822	59	7.18
London & Lancashire Insurance	25,810	3,313	12.84
Marine Insurance	2,728	*−349*	...
Michigan Fire & Marine	2,842	2,477	87.16
National-Ben Franklin	16,254	2,717	16.72
National Fire of Hartford	1,661	...	...
National Union Fire	2,030	...	...
New England Fire	711	619	87.06
New York Underwriters	1,919	986	51.38
New Zealand Insurance	919	2,539	276.28
Niagara Fire	97	30	30.93
North British & Mercantile	2,460	553	22.48
North Empire	111	12	10.81
North River	...	...	...
Northern Assurance	1,011	74	7.32
Northwestern Mutual	402	...	...
Northwestern National	...	...	...
Norwich Union	4,487	1,813	40.41
Ocean Accident	831	...	...
Pacific Coast Fire	3,064	926	30.22
Pacific Fire	1,260	649	51.51
Pearl Assurance	6,386	2,153	33.71
Philadelphia Fire	...	...	...
Phoenix of Hartford	10,099	1,747	17.30
Phoenix of London	1,852	199	10.75
Pilot	1,998	350	17.52
Providence Washington	1,077	699	64.90
Prudential Assurance	81,115	24,349	30.02
Queen Insurance	5,205	378	7.26
Railway Passengers	206	...	...
Reliance Insurance	1,254	464	37.00
Royal Exchange	393	...	...
Royal Insurance	6,678	2,864	42.89
St. Paul Fire & Marine	39,751	2,996	7.54
Scottish Union	137	...	...
Sea Insurance	145	31	21.38
Security Insurance of New Haven	649	28	4.31
Sentinel Fire	711	619	87.06
Springfield	24,164	21,050	87.11
Sun Insurance Office	546	24	4.40
Toronto General	2,830	1,705	60.25
Travelers Fire	2,158	271	12.56
Union Assurance Society	293	...	...
Union of Canton	57,535	41,488	72.11
Union Marine	380	36	9.47
United States Fire	15,322	4,623	30.17
Wawanesa	2,824	258	9.14
Wellington Fire	7	...	...
Westchester Fire	15,321	4,603	30.04
Western	34,565	10,189	29.48
World Fire & Marine	478	50	10.46
World Marine & General	89	...	...
Yorkshire	1,934	439	22.70
Zurich General Accident	1,191	*−1,324*	...
General Ins. Co. of America (Unlicensed)	599	...	...
North Star Reinsurance (Unlicensed)	...	...	...
Saskatchewan Mutual Fire (Unlicensed)	1,320	291	22.05
TOTALS FOR 1945	797,212	329,550	41.34
TOTALS FOR 1944	672,368	278,533	41.43

LIVE STOCK

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Halifax	298	2,550	855.70
Hartford Live Stock	19,004	3,837	20.19
Indemnity of North America	9,976	3,600	36.09
Lloyd's	31,332	16,775	53.54
Yorkshire	58	...	...
TOTALS FOR 1945	60,668	26,762	44.11
TOTALS FOR 1944	45,124	19,130	42.39

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

MARINE

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Aetna Insurance	23,152	6,044	26.11
Agricultural	14,755	9,777	66.26
Alliance of Philadelphia	91,674	53,822	58.71
American Alliance	15	....	....
Automobile	....	....	....
Boston	....	....	....
British America	59,021	37,350	63.28
British & Foreign	....	....	....
British Traders	75	36	48.00
Canadian Mercantile (Mutual)	....	....	....
Century	14,755	9,819	66.55
Commerce Mutual	....	....	....
Commercial Union Assurance	19,978	....	....
Continental Insurance	*−1,091*	943	....
Eagle Star	118,431	73,034	61.67
Federal Insurance	30,396	6,422	21.13
Fidelity–Phenix	....	*−3,167*	....
Fire Association of Philadelphia	7,304	*−1,188*	....
Fireman's Fund	6,883	7,376	107.16
Glens Falls	....	....	....
Great American	397	*−53*	....
Halifax Insurance	60,590	36,772	60.69
Hartford Fire	3,607	5,087	141.03
Home Insurance	112,411	6,888	6.13
Indemnity Marine	44,266	27,602	62.35
Insurance Co. of North America	97,782	29,401	30.07
Liverpool & London & Globe	2,386	*−201*	....
London Assurance	3,672	*−96*	....
Marine Insurance	2,803	6	.21
Motor Union	9,791	4,017	41.03
North River	....	....	....
Northern Assurance	3,252	1,130	34.75
Norwich Union	35,723	31,801	89.02
Pacific Coast Fire	7,378	4,867	65.97
Phoenix of Hartford	448	....	....
Phoenix of London	3,195	....	....
Providence Washington	8,618	4,779	55.45
Queen Insurance	4,593	*−1,044*	....
Royal Exchange	61,275	11,107	18.13
Royal Insurance	1,505	188	12.49
St. Paul Fire & Marine	....	....	....
Sea Insurance	1,394	406	29.12
Standard Marine	64,563	24,836	38.47
Sun Insurance Office	8,979	....	....
Union of Canton	234,431	192,266	82.01
Union Marine	19,686	30,373	154.29
United States Fire	36,888	22,664	61.44
Wawanesa	....	....	....
Westchester Fire	36,888	22,664	61.44
Western Assurance	81,154	50,178	61.83
World Fire & Marine	285	....	....
Yorkshire Insurance	1,289	398	30.88
TOTALS FOR 1945	1,334,598	706,304	52.92
TOTALS FOR 1944	1,561,898	463,820	29.70

PERSONAL PROPERTY

Acadia	3,466	1,958	56.49
Aetna Insurance	115,456	128,978	111.71
Agricultural	9,031	4,165	46.12
Alliance Insurance	104,237	37,240	35.73
American Alliance	2,002	1,033	51.60
American Equitable	1,260	33	2.62
American Insurance	6,087	979	16.08
Atlas	14,599	12,836	87.92
Automobile	47,910	13,322	27.81
Bankers & Shippers	3,942	....	....
Boston Insurance	40	....	....
British America	36,121	16,658	46.12
British Crown	....	....	....
British Law	1,052	201	19.11
British Northwestern	17,665	12,265	69.43
British Traders	....	....	....
Caledonian–American	2,144	947	44. 7

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY (Cont'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Caledonian	12,758	8,847	69.34
Camden	3,814	950	24.91
Canada Accident	23,598	17,998	76.27
Canada Security	8,155	3,811	46.73
Canadian Fire	17,721	14,529	81.99
Canadian General	30,705	21,773	70.91
Canadian Indemnity	19,684	15,728	79.90
Canadian Mercantile	258	146	56.59
Canadian Surety	7,858	4,245	54.02
Casualty Co. of Canada	16,372	7,470	45.63
Central Manufacturers' (Mutual)	3,527	3,075	87.18
Century	9,030	4,164	46.11
Citizens Insurance	101	....	....
Columbia	1,155	653	56.54
Commerce Mutual	258	145	56.20
Commercial Union	23,195	11,898	51.30
Connecticut Fire	12,560	7,358	58.58
Consolidated Fire & Casualty	7,335	2,392	32.61
Continental Insurance	3,156	3,254	103.11
Cornhill Insurance	854	107	12.53
Dominion of Canada	78,664	59,489	75.62
Eagle Fire	3,327	1,167	35.08
Eagle Star	11,068	7,464	67.44
Economical Mutual	21,075	14,851	70.47
Employers' Liability	47,864	29,873	62.41
Equitable Fire & Marine	2,512	1,472	58.60
Essex & Suffolk Equitable	1,888	1,308	69.28
Federal Fire	13,246	6,699	50.57
Federal Insurance	1,624	360	22.17
Fidelity Insurance of Canada	20,830	16,340	78.44
Fidelity–Phenix	2,707	1,439	53.16
First American Fire	653	649	99.39
Fire Association of Philadelphia	5,120	773	15.10
Fireman's Fund	23,520	3,470	14.75
General Accident of Canada	34,189	26,120	76.40
General Accident Fire & Life	69,561	34,087	49.00
General Security	5,906	3,344	56.62
Glens Falls	45,281	27,580	60.91
Globe Indemnity	9,224	4,746	51.45
Gore District Mutual	13,603	7,724	56.78
Great American Insurance	18,022	9,298	51.59
Guardian Assurance	9,271	1,248	13.46
Guardian of Canada	12,063	13,480	111.75
Guildhall	10,444	5,289	50.64
Halifax	48,355	30,968	64.04
Hardware Dealers (Mutual)	11,227	4,067	36.23
Hartford Fire	26,844	18,044	67.22
Home Assurance of Canada	2,072	918	44.30
Home Insurance	71,928	34,833	48.43
Imperial Insurance Office	2,877	1,187	41.26
Indemnity Marine	27,091	12,493	46.11
Insurance Co. of North America	207,749	75,132	36.16
Jersey Insurance	2,518	....	....
Law, Union & Rock	2,232	1,822	81.63
Legal & General	7,386	6,003	81.28
Liverpool & London & Globe	39,866	20,869	52.35
Lloyd's	3,251	1,690	51.98
London Assurance	24,004	9,068	37.78
London–Canada	1,875	1,397	74.51
London & County	88	7	7.95
London Guarantee	11,600	6,526	56.26
London & Lancashire	158,946	27,139	17.07
London & Provincial	4,140	6,131	148.09
London & Scottish	1,673	274	16.38
Marine Insurance Co.	2,769	1,033	37.31
Maryland Insurance	3	....	....
Merchants Fire Insurance	....	....	....
Michigan Fire & Marine	4,049	1,144	28.25
Mutual Implement & Hardware	11,214	4,068	36.28
National–Ben Franklin	91,328	63,387	69.41
National Union	13,209	30,852	233.57
New England Fire	1,012	286	28.26
New Hampshire Fire	1,978	145	7.33
New York Underwriters	15,707	13,641	86.85
New Zealand Insurance	5,326	1,478	27.75
Niagara Fire	762	312	40.94
North British & Mercantile	21,508	14,978	69.64

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
North Empire	2,311	1,305	56.47
North River		..	
Northern Assurance	10,983	5.845	53.22
Northwestern (Mutual)	10.771	5.149	47.80
Norwich Union	41,691	21,238	50.94
Occidental Fire	835	47	5.63
Ocean Accident & Guarantee	91,217	56,726	62.19
Pacific Coast Fire	4,515	2.082	46.11
Pacific Fire	2,056	6,381	310.36
Patriotic Assurance	155	.....	..
Pearl	29,237	22,082	75.53
Philadelphia Fire & Marine	729	332	45.54
Phoenix of London	27,699	13,411	48.42
Phoenix of Hartford	38,432	8,088	21.04
Pilot	8,686	3,593	41.37
Planet Assurance	171	...	.
Providence Washington	6,196	341	5.50
Provincial Insurance	1.622	1,075	66.28
Prudential Assurance	44.204	28,509	64.49
Portage La Prairie (Mutual)	498	*—42*	
Queensland Insurance	388	43	11.08
Railway Passengers	4.120	2,630	63.83
Rhode Island Insurance	2,598	35	1.35
Royal Exchange	8.157	11,506	141.06
Royal Insurance	50.276	31,731	63.11
Royal Scottish		.....	.
Scottish Metroplitan	4.391	2,000	45.55
Scottish Union	16,851	14.507	86.09
Sea Insurance	2,699	877	32.49
Security	7,996	2,926	36.59
Sentinel	1.012	286	28.26
South British			. . .
Springfield Fire & Marine	34,415	9,724	28.26
St. Paul Fire & Marine	62.225	*—95,698*	. . . .
Sun Insurance Office	14,579	6,338	43.47
Toronto General	25,122	17,814	70.91
Travelers Fire	29,176	15,656	53.66
Union Assurance Society	14,327	10.938	76.35
Union of Canton	45,397	15,581	34.32
Union Marine	6.942	3,916	56.41
United Mutual Fire	1,566	364	23.24
United States Fire	22,576	10,411	46.12
Waterloo (Mutual)	3,443	1,023	29.71
Wawanesa (Mutual)	4,319	4.969	115.05
Wellington Fire	17,573	7,512	42.75
Westchester Fire	22,576	10,411	46.12
Western Assurance	49,667	22,907	46.12
World Fire & Marine	1,543	836	54.18
World Marine & General	5,326	3,566	66.95
Yorkshire	27,453	21,201	77.23
General Ins. Co. of America (Unlicensed)	67	95	141.79
North Star Reinsurance (Unlicensed)	2,457	1.664	67.72
TOTALS FOR 1945	2,668,476	1,341.297	50.26
TOTALS FOR 1944	2.071.723	1,653.792	79.83

PLATE GLASS

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK			
Alliance Assurance	....	....	......
Anglo-Scottish Insurance	139	204	146.76
Atlas Assurance	1,536	941	61.26
British America	1,556	776	49.87
British Canadian	708	78	11.02
British Empire	417	165	39.57
British Northwestern	2,204	1,211	54.95
Canada Accident & Fire	5,977	5,628	94.16
Canada Security	1,498	1,435	95.79
Canadian Fire	2,889	1,579	54.66
Canadian General	5,465	5,220	95.52
Canadian Home Assurance	28	.....	.
Canadian Indemnity	6.262	3.201	51.12
Canadian Surety	2,401	1,980	82.47
Casualty Co. of Canada	7.208	5.534	76.78

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PLATE GLASS (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Century Insurance	228	150	65.79
Commercial Union	1,657	502	30.30
Consolidated Fire	1,549	1,167	75.34
Continental Casualty	4,307	2,313	53.70
Dominion of Canada General	13,531	7,730	57.13
Dominion Fire	2,879	2,728	94.76
Eagle Star	1,593	549	34.46
Employers' Liability	7,730	8,595	111.19
Federal Fire	7,033	4,017	57.12
Fidelity Insurance of Canada	1,820	1,128	61.98
General Accident of Canada	15,788	6,726	42.60
General Accident Fire & Life	3,246	1,553	47.84
General Security	1,122	587	52.32
Globe Indemnity	6,234	3,439	55.17
Great American Indemnity	2,054	690	33.59
Guardian Insurance of Canada	3,233	1,514	46.83
Guildhall	1,664	595	35.76
Home Assurance of Canada	982	34	3.46
Halifax Insurance	6,745	4,155	61.60
Hand-in-Hand	....	*−81*	....
Hartford Accident & Indemnity	1,545	994	64.34
Imperial Guarantee & Accident	1,180	445	37.71
Imperial Insurance Office	789	334	42.33
Indemnity of North America	3,763	2,401	63.81
Law, Union & Rock	612	459	75.00
Legal & General	5,801	4,471	77.07
Liverpool & London & Globe	693	383	55.27
London Assurance	538	64	11.90
London Guarantee & Accident	2,901	2,043	70.42
London & Lancashire Guar. & Accident	4,047	2,563	63.33
London & Provincial	176	134	76.14
London & Scottish	789	255	32.32
Maryland Casualty	1,228	1,185	96.50
Metropolitan Casualty	15,445	9,660	62.54
Motor Union	2,241	362	16.15
National Provincial	1,366	863	63.18
New Zealand Insurance	797	769	96.49
North British & Mercantile	1,938	1,592	82.15
Northern Assurance	5,918	3,052	51.57
Northwest Casualty	2,145	1,116	52.03
Norwich Union	6,861	3,588	52.30
Occidental Fire	921	379	41.15
Ocean Accident & Guarantee	43,807	31,051	70.88
Phoenix of London	2,085	783	37.55
Pilot	3,841	2,778	72.32
Prudential Assurance	4,543	2,334	51.38
Railway Passengers	780	414	53.08
Royal Insurance	5,997	3,339	55.68
Scottish Metropolitan	645	593	91.94
Southern	513	278	54.19
Sun Insurance Office	755	282	37.35
Toronto General	4,472	4,271	95.51
Travelers Indemnity	4,527	3,233	71.42
Union Assurance Society	507	946	186.59
Union of Canton	3,400	1,968	57.88
Union Marine	267	154	57.68
United States Fidelity & Guaranty	4,868	3,060	62.86
Wellington Fire	1,080	378	35.00
Western	6,205	2,603	41.95
World Marine & General	2,650	1,781	67.21
Yorkshire	2,023	1,102	54.47
Zurich	7,379	2,790	37.81
CASH MUTUALS			
Economical	2,724	1,236	45.37
Gore District Mutual Fire Insurance	1,060	584	55.09
Wawanesa	1,511	1,003	66.38
MUTUAL			
Lumbermen's Mutual Casualty Co.	2,602	1,380	53.04
OTHER			
Lloyd's	234	21	8.97
Totals for 1945	291,852	181,517	62.19
Totals for 1944	286,845	136,355	47.54

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

REAL PROPERTY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Aetna Insurance	42,288	11,527	27.26
Agricultural	1,354	..	
American Alliance			
Atlas Assurance	35	23	65.71
British America Assurance	5,518		
British Law			
Canada Security	1	44	4400.00
Century	1,354		
Connecticut Fire	1,577		
Continental Insurance	587	210	35.78
Eagle Fire	...		
Equitable Fire & Marine	315		
Essex & Suffolk Equitable	4	2	50.00
Federal Insurance	249		
Fidelity-Phenix Fire		*−536*	
Fire Association of Philadelphia	205		
Fireman's Fund	*−658*	87	
General Accident of Canada			
Globe Indemnity	*−159*	1	
Halifax	...		
Hartford Fire			
Indemnity Marine	4,062		
Insurance Co. of North America	90	129	143.33
Liverpool & London & Globe	339	5	1.47
Lloyd's	8,682	750	
London Assurance	...		
London–Canada	...		
London & Lancashire Insurance	18,456	9,358	8.64
Northern Assurance	...		
Norwich Union	3,594	15	.42
Pacific Coast Fire	677		
Pearl Assurance Co.	175		
Phoenix of Hartford	3,878		
Providence Washington	1,916		
Reliance Insurance	795		
Rhode Island Insurance	299		
Royal Insurance	*−581*	6	
Union of Canton	398		
United States Fire Insurance	3,385		
Wawanesa Mutual	142	26	18.31
Westchester	3,385	....	
Western Assurance	7,447	....	
World Fire & Marine	85		
World Marine & General	..	...	
Totals for 1945	109,894	21,647	19.70
Totals for 1944	216,667	5,520	2.55

SICKNESS

JOINT STOCK			
British America	5,712	4,730	82.81
British Canadian	2,676	580	21.67
British Empire	2,275	1,528	67.16
British Northwestern	1,294	223	17.23
Canada Accident	3,385	1,078	31.85
Canada Security	1,164	95	8.16
Canadian General	4,218	1,583	37.53
Canadian Indemnity	1,406	795	56.54
Car & General	4	...	...
Casualty Co. of Canada	9,163	2,316	25.28
Commercial Union	941	409	43.46
Continental Casualty	1,063,513	383,310	36.04
Dominion of Canada General	27,873	16,734	60.04
Employers' Liability	52,253	33,177	63.49
Employers' Reinsurance	2,119	1,821	85.94
Fidelity & Casualty Co.	...	...	...
Fidelity Insurance Co. of Canada	1,516	227	14.97
General Accident of Canada	15,473	9,218	59.57
General Accident Fire & Life	12,358	6,472	52.37
General Security	1,210	146	12.07
Globe Indemnity	11,286	8,104	71.81
Great American Indemnity Co.	72	...	...
Great West Life Assurance	10,008	5,564	55.60

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

SICKNESS (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Guardian Insurance Co. of Canada	7,801	3,329	42.67
Guildhall	637	126	19.78
Halifax Insurance	3,960	3,394	85.71
Hartford Accident & Indemnity	79	....	....
Imperial Guarantee & Accident	88,608	76,108	85.89
Imperial Insurance Office	686	516	75.22
Indemnity Co. of North America	136	100	73.53
Law, Union & Rock	772	375	48.58
Legal & General	581	1,089	187.44
Liverpool & London & Globe	1,254	901	71.85
London Guarantee & Accident	10,617	7,544	71.06
London & Lancashire Guar. & Accident	2,624	925	35.25
London Assurance	724	18	2.49
Maryland Casualty	....	....	...
Metropolitan Casualty	....	....	.
North American Accident	148	....	....
North British & Mercantile	1,890	1,152	60.95
Northern Assurance	....	....	....
Norwich Union Fire	5,129	1,675	32.66
Occidental Fire	294	85	28.91
Occidental Life	....	....	....
Ocean Accident & Guarantee	10,776	5,911	54.85
Phoenix of London	2,248	226	10.05
Prudential Assurance	4,229	3,772	89.19
Railway Passengers	3,533	2,061	58.34
Royal Insurance	10,997	7,806	70.98
Sun Insurance Office	3,275	481	14.69
Toronto General	3,451	1,295	37.53
Travelers Insurance	7,776	2,652	34.10
Union Assurance Society	944	1,048	111.02
Union of Canton	14,156	6,388	45.13
Union Marine	825	804	97.45
United States Fidelity & Guaranty	1,884	*−1,997*	....
Western	22,909	11,286	49.26
World Marine	....	....	...
Zurich	4.208	2,208	52.47
MUTUALS			
Metropolitan	30,868	15,064	48.80
Royal Guardians	478	142	29.71
OTHER			
Lloyd's	120	..	.
General Reinsurance Corp. (Unlicensed)	206	*−27*	...
Totals for 1945	1,478,536	634,594	42.92
Totals for 1944	872,021	431.275	49.46

SPRINKLER LEAKAGE

Acadia Fire	4	...	
Canadian General Insurance	1	...	
Columbia Insurance	1		
Hand-in-Hand			
Hartford Fire	.	...	...
Home Insurance	834	711	85.25
Imperial Assurance	2	...	
Lloyd's	494	*−14*	
London Guarantee & Accident	2	...	...
Maryland Casualty	1.981	744	37.56
Merchants Fire Insurance	3		...
New York Underwriters	...		
North Empire	2		
Phoenix of London	14		
Toronto General	1		
Travelers Fire	37		
Union Marine & General	2		
United Firemen's	1		
Totals for 1945	3,379	1,441	42.65
Totals for 1944	3.271	4.213	128.80

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

THEFT

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Alliance Assurance	....		
American Surety	*−2,335*	4	
Anglo-Scottish	222	33	14.86
Arex Indemnity	1,011	.	.....
Atlas Assurance	7,634	2,763	36.19
British America	6,656	1,932	29.03
British Canadian	1,345	400	29.74
British Empire	1,696	1	.06
British Northwestern	1,953	1,380	70.66
Canada Accident	4,083	1,535	37.59
Canada Security	2,853	493	17.28
Canadian Fire	10,623	3,257	30.66
Canadian General	19,111	8,396	43.93
Canadian Indemnity	25,946	6,269	24.16
Canadian Mercantile	14	....	....
Canadian Surety	4,485	279	6.22
Casualty Co. of Canada	8,539	641	7.51
Century Insurance	732	969	132.38
Commerce Mutual	14		
Commercial Union	2,677	1,600	59.77
Consolidated Fire & Casualty	1,567	568	36.25
Continental Casualty	3,384	718	21.22
Dominion of Canada General	37,537	29,856	79.54
Economical Mutual	5,037	1,436	28.51
Employers' Liability	37,605	28,020	74.51
Employers' Reinsurance	3,252	1,551	47.69
Federal Fire	3,443	6,044	175.54
Fidelity & Casualty of New York	600	..	..
Fidelity Insurance of Canada	16,326	8,593	52.63
General Accident of Canada	38,458	20,594	53.55
General Accident Fire & Life	6,328	1,516	23.96
General Security	877	228	26.00
Globe Indemnity	20,879	8,682	41.58
Gore District Mutual	3,852	803	20.85
Great American Indemnity	6,844	*−100*	.
Guardian Insurance of Canada	18,862	5,437	28.83
Guildhall	1,768	1,145	64.76
Halifax Insurance	19,071	8,136	42.66
Hartford Accident & Indemnity	12,590	1,521	12.08
Imperial Guarantee & Accident	3,890	1,637	42.08
Imperial Insurance Office	719	..	.
Indemnity of North America	52,792	8,868	16.80
Law, Union & Rock	250	195	78.00
Legal & General	2,006	1,996	99.50
Liberty Mutual	1,105	121	10.95
Liverpool & London & Globe	2,320	964	41.55
Lloyd's	17,041	33,780	198.23
London Assurance	1,084	....	...
London Guarantee & Accident	15,704	2,505	15.95
London & Provincial	854	*−90*	....
London & Scottish	848	90	10.61
Lumbermen's Mutual Casualty	5,315	974	18.33
London & Lancashire Guar. & Accident	2,223	698	31.40
Maryland Casualty	6,737	1,945	28.87
Metropolitan Casualty	37,661	16,441	43.66
New Zealand Insurance	2,808	895	31.87
North British & Mercantile	4,795	*−227*	....
Northern Assurance	10,920	2,240	20.51
Northwest Casualty	3,214	396	12.32
Norwich Union Fire	15,193	4,598	30.26
Occidental Fire	1,031	57	5.53
Ocean Accident & Guarantee	15,229	2,715	17.83
Pearl Assurance	7,952	16,829	211.63
Phoenix of London	3,390	1,310	38.64
Pilot	2,807	360	12.82
Prudential Assurance	10,387	2,253	21.69
Queensland Insurance	65	130	200.00
Railway Passengers	1,483	143	9.64
Reliance	213	22	10.33
Royal Exchange	7,229	1,904	26.34
Royal Insurance	24,173	10,027	41.48
Sun Insurance Office	2,227	410	18.41
Toronto General	15,637	6,869	43.93
Travelers Indemnity	75,811	69,023	91.05
Union Assurance Society	2,359	238	10.09
Union of Canton	15,049	10,246	68.08
Union Marine	1,490	311	20.87

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

THEFT (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
United States Fidelity & Guaranty	74,506	16,411	22.03
United States Guarantee	194	167	86.08
Wawanesa (Mutual)	2,849	526	18.46
Wellington Fire	1,736	577	33.24
Western	13,818	7,942	57.48
World Marine & General	5,039	2,445	48.52
Yorkshire	8,003	2,501	31.25
Zurich	16,052	6,992	43.56
General Reinsurance Corp. (Unlicensed)	1,375	1,177	85.60
Totals for 1945	831,747	393,134	47.27
Totals for 1944	773,234	195,561	25.29

WEATHER

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Aetna Insurance	280	.....	.....
Canada Security	11	.....	..
Halifax Insurance	99	125	126.26
Hartford Fire Insurance	3,885	2,437	62.73
Home Insurance	898	.....	.....
Lloyd's	300	.....	.....
Totals for 1945	5,473	2,562	46.81
Totals for 1944	5,029	1,247	24.80

WINDSTORM

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK			
Acadia Fire Insurance	29	4	13.79
Aetna Insurance	520	507	97.50
Agricultural	5	.....	.....
Alliance Insurance	751	2,515	334.89
American Alliance	4	.....	.....
American Insurance	69	.....	.....
Bee Fire	.....	.....	.....
Boston Insurance		.....	.....
British America Assurance	455	2,042	448.79
British Canadian	87	−15	.....
British Crown	.....	.....	.....
British Empire Assurance	.....	.....	.....
British Law Insurance	.....		.....
British Northwestern Fire			.....
British Traders Insurance	20	.....	.....
Canada Security			
Canadian Fire	245	122	49.80
Canadian General	.....	.....	.....
Car & General			.....
Central Union Insurance	.....		.....
China Fire Insurance	3		.....
Citizens Insurance	11		
Columbia Insurance of New York	10	1	10.00
Connecticut Fire	284	46	16.20
Continental Insurance	1,366	183	13.40
Eagle Fire	.....		.....
Employers' Liability	78	1,295	1660.26
Equitable Fire & Marine	57	9	15.79
Fidelity-Phenix	773	237	30.66
Fire Association of Philadelphia	.....	.....	
Firemen's Insurance	.....		.....
First American Fire	43	.....	
Glens Falls	637	225	35.32
Great American Insurance	28	.....	.....
Guildhall	.....	.....	
Halifax	2,727	924	33.88
Hartford Fire	45,147	9,225	20.43
Home Insurance	17,433	7,816	44.83
Imperial Assurance Co.	19	2	10.53
Imperial Guarantee	24	.....	.....
Insurance Co. of North America	3,631	269	7.41
Law, Union & Rock	21	.....	.....
Lloyd's	.....	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1945, ACCORDING TO CLASSES OF INSURANCE (Concl'd)

WINDSTORM (Concl'd)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
London Assurance			
London Guarantee & Accident	19	2	10.53
London & Lancashire Insurance	894	50	5.59
Maryland Insurance	100		
Mercantile	13		
Merchants Fire Insurance			
Merchants Marine	16	236	1475.00
Mercury	55		
Michigan Fire & Marine	2		
Motor Union Insurance			
National Fire	97	29	29.90
National Provincial Insurance			
National Union	1,257	300	23.87
New York Underwriters	39	22	56.41
Niagara Fire	59	1,114	1888.14
North Empire	19	2	10.53
North River	73		
Northwestern Mutual	4	21	525.00
Northwestern National			
Norwich Union	454	46	10.13
Pearl	29		
Philadelphia Fire & Marine	98		
Phoenix of Hartford	472	76	16.10
Phoenix of London	344	32	9.30
Providence Washington	66	10	15.15
Prudential Assurance	177		
Reliance	143	23	16.08
Royal Exchange Assurance			
St. Paul Fire & Marine	791	*−119*	
Scottish Union & National	82		
Security	163		
Sentinel			
South British Insurance			
Springfield	*−2*		
State Assurance			
Toronto General			
Travelers Fire	2		
Union of Canton	35		
Union Marine	19	2	10.53
United Firemen's	10	1	10.00
United States Fire	17	14	82.35
Westchester	90	10	11.11
Western Assurance	171		
World Fire & Marine			
MUTUALS			
Economical	23,083	8,200	35.52
Gore District Mutual Fire Insurance	25,577	7,612	29.76
Hardware Dealers		193	
Indiana Lumbermen's			
Lumbermen's Mutual	4		
Lumber Mutual Fire	8		
Mill Owners' Mutual			
Mutual Implement & Hardware		193	
Portage La Prairie	59		
United Mutual Fire			
Wawanesa	18,087	14,120	78.07
FARMERS' MUTUALS			
Ontario Farmers' Weather	26,942	8,550	31.73
Western Farmers' Weather	103,705	17,817	17.18
UNLICENSED INSURERS			
Metropolitan Fire Reassurance		1	
Northeastern Insurance			
Totals for 1945	277,750	83,964	30.23
Totals for 1944	248,610	86,978	34.99

TABLE XIII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES (OTHER THAN LIFE) IN ONTARIO FOR THE YEARS ENDING DECEMBER 31, 1944 AND 1945

Class	1945			1944		
	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%	$	$	%
Accident—Personal	2,022,731	565,732	27.97	1,857,183	515,439	27.75
Accident—Public Liability	1,801,054	882,155	48.98	1,580,863	404,025	25.56
Accident—Employers' Liability	529,458	204,657	38.65	598,655	305,160	50.97
Accident and Sickness Combined	6,650,639	4,365,683	65.64	5,939,458	4,255,566	71.65
Aircraft	474,119	47,602	10.04	303,344	*−12,626*	..
Boiler—Boiler	451,207	104,512	23.16	616,245	69,477	11.27
Boiler—Machinery	282,996	59,164	20.91	396,743	80,648	20.33
Credit	132,763	4,337	3.27	145,240	*−3,914*	...
Earthquake	3,967	34	.86	9,183	648	7.06
Explosion	26,490	2,457	9.28	127,464	589	.46
Forgery	51,855	7,178	13.84	37,684	*−3,537*	....
Guarantee—Fidelity	798,546	84,939	10.64	710,543	7,036	.99
Guarantee—Surety	377,232	44,906	11.90	341,938	9,162	2.68
Hail	657,503	36,927	5.62	437,298	720,494	164.76
Inland Transportation	797,212	329,550	41.34	672,368	278,533	41.43
Live Stock	60,668	26,762	44.11	45,124	19,130	42.39
Marine	1,334,598	706,304	52.92	1,561,898	463,820	29.70
Personal Property	2,668,476	1,341,297	50.26	2,071,723	1,653,792	79.83
Plate Glass	291,852	181,517	62.19	286,845	136,355	47.54
Real Property	109,894	21,647	19.70	216,667	5,520	2.55
Sickness	1,478,536	634,594	42.92	872,021	431,275	49.46
Sprinkler Leakage	3,379	1,441	42.65	3,271	4,213	128.80
Theft	831,747	393,134	47.27	773,234	195,561	25.29
Weather	5,473	2,562	46.81	5,029	1,247	24.80
Windstorm	277,750	83,964	30.23	248,610	86,978	34.99
Totals Other than Fire and Automobile	22,120,145	10,133,055	45.81	19,858,631	9,624,591	48.47
Automobile	12,674,633	6,395,311	50.46	11,246,523	5,180,653	46.06
Fire	23,938,412	12,789,031	53.42	23,015,321	11,979,343	52.05
GRAND TOTALS	58,733,190	29,317,397	49.92	54,120,475	26,784,587	49.49

IV
APPENDICES

APPENDIX I

REVIEW OF 1946 LEGISLATION

At the 1946 Session of the Legislature the following amendments were effected to The Insurance Act by The Insurance Amendment Act, 1946 (Statutes of Ontario, 1946, c. 42). The Legislature prorogued on April 5, 1946, and the Act, except those sections to come into force on a day to be named by the Lieutenant-Governor by his Proclamation, came into force on June 4, 1946. The provisions enacted subject to proclamation came into force on July 2, 1946, by Proclamation dated June 12, 1946.

Sections 1 and 3 deal with amendments to section 48 and the repeal of subsection 84 of The Insurance Act resulting from the enactment of The Regulations Act (1944, chapter 52).

By section 2 the word "or" is substituted for the word "and" in the fifth line of subsection 1 of section 76 of The Insurance Act to correct an error.

Section 4 renders the provisions of Part III of The Insurance Act inapplicable to contracts of marine insurance. This amendment is complementary to The Marine Insurance Act, 1946 (Statutes of Ontario, 1946, chapter 51).

By section 5 "will" is defined to include a codicil. This definition is added as paragraph 19 of section 128 of The Insurance Act.

By section 6, subsection 2 of section 153 of The Insurance Act is repealed and the following substituted therefor:

"(2) Subject to subsection 1, a beneficiary or a trustee appointed pursuant to section 177 may, at the maturity of the contract, enforce for his own benefit or as such trustee the payment of insurance money appointed, appropriated or apportioned to him by the contract or a declaration and in accordance with the terms thereof, but the insurer shall be entitled to set up any defence which it could have set up against the insured or his personal representatives; and payment made to the beneficiary or trustee shall discharge the insurer.

(2*a*) A declaration, whether contained in a will or other instrument in writing, shall, subject to subsection 1, have effect from the time of its execution, but a declaration shall not affect the interest or rights of a beneficiary for value or assignee for value unless the declaration has been filed with the insurer at its head or principal office in Canada prior to the time when the beneficiary for value or assignee for value acquired such interest or rights and if not so filed the interest or rights of the beneficiary for value or assignee for value shall be as if the declaration had not been made.

(2*b*) In the case of a declaration contained in a will it shall be sufficient for the purposes of subsection 2*a* to file a copy thereof or of the material part thereof verified by statutory declaration."

The purpose of this amendment, arising out of the decision in the case of Deckert *vs.* Prudential Insurance Company of America (1943 O.R. 448), is to remove uncertainty respecting the right of an ordinary beneficiary under a life insurance policy to sue for insurance moneys and to clarify and safeguard the rights of ordinary beneficiaries.

By section 7, a new subsection (3) is added to section 184 of The Insurance Act, as follows:

"(3) This Part, other than section 205, shall not apply to insurance of an automobile chiefly used or operated off highways unless insured under a form of policy approved under this Part."

This amendment permits policies of insurance different from the usual automobile type to be written for vehicles used chiefly "off the highway," but in all such cases the absolute liability provisions will apply.

By section 8, section 201 of The Insurance Act is amended to read as follows:

"201. The insurer shall not be liable under an owner's policy or a driver's policy,—

(*a*) for any liability imposed by any workmen's compensation law upon the insured; or

(*b*) for loss or damage resulting from bodily injury to or the death of the insured or the son, daughter, wife, husband, mother, father, brother or sister of the insured;

or, unless the coverage is expressly extended under section 203,

(*c*) to any person, not the owner of the automobile, engaged in the business of an automobile garage, repair shop or service station or as an automobile dealer, for loss or damage sustained while engaged in the operation or repair of the automobile; or

(*d*) for any loss or damage resulting from bodily injury to or the death of any person being carried in or upon or entering or getting on to or alighting from the automobile; or

(*e*) for loss or damage to property carried in or upon the automobile or owned by, or in the care, custody or control of the insured; or

(*f*) for loss or damage resulting from bodily injury to or the death of any employee of the insured while engaged in the operation or repair of the automobile."

By section 9, the first paragraph and clause (*a*) of section 203 of The Insurance Act is amended to read as follows:

"203. The insurer may, by an endorsement on the policy and in consideration of an additional stated premium, and not otherwise, extend the coverage in whole or in part in any or all of the following respects:—

(*a*) in the case of an owner's policy or a driver's policy, the matters mentioned in clauses (*c*), (*d*), (*e*) and (*f*) of section 201; and"

Prior to this amendment, section 201 relieved the insurance company of liability under an owner's or driver's policy for loss or damage incurred under clauses (*a*), (*b*) and (*c*) and also under clauses (*d*), (*e*) and (*f*) unless the coverage were expressly extended pursuant to section 203. The amendment to section 201 permits the coverage to be extended under a driver's policy to enable a mechanic or driver to file proof of financial responsibility where necessary under his driver's insurance. The amendment of clause (*a*) of section 203 is complementary to the amendment of section 201. These amendments came into force on July 2, 1946.

The Marine Insurance Act, 1946

By this Act (Statutes of Ontario, 1946, chapter 51) (*not printed herein*) Ontario has enacted a Marine Insurance Act identical with The Marine Insurance Act of British Columbia. The following is an explanatory note appearing with the Bill when introduced:

Explanatory Notes

Ontario has never had an Act dealing specifically with marine insurance and an appreciable amount of this type of insurance business is written in the Province. The Canadian Bar Association, through its Insurance Law Section, recommended the adoption of a uniform Marine Insurance Act in Canada and the attention of the Association of Superintendents of Insurance was directed to this matter. At their 1942 session, and again at the 1944 session, the Association of Superintendents of Insurance recommended that various Provinces enact a uniform Marine Insurance Act based on the Act in force in the United Kingdom.

The Act now proposed is the same as the Marine Insurance Act, 1906, of the United Kingdom. It has been in force in British Columbia for many years, in Nova Scotia since 1941, and in New Brunswick since 1943. A similar Bill is now before the Manitoba Legislature. No change whatever has been made in the drafting of the sections.

The general scope and effect of the Imperial Statute is described in Lord Halsbury's "Laws of England," Volume 17, at page 335, as follows:

"670. The Act codifies only those principles of the law which relate exclusively to marine insurance. Thus it does not lay down rules which apply to contracts in general, such as those relating to fraud, mistake, or illegality, nor those relating to such special subjects as the duties of the master of a ship, salvage, or general average; it does not attempt to define who is to be deemed in time of war an alien enemy or a neutral, or by what acts the character of neutrality may be forfeited. All such matters are excluded, because they more properly belong to other departments of law, such as the law of contract, the law of shipping and navigation, prize law and international law; and therefore it expressly provides that 'the rules of the common law, including the law merchant, save in so far as they are inconsistent with the express provisions of this Act, shall continue to apply to contracts of marine insurance'."

THE SUCCESSION DUTY AMENDMENT ACT, 1946

By section 2 of this Act, clause *(h)* of section 3 of The Succession Duty Act, 1939, is repealed and the following substituted therefor:

> "(3) No duty shall be levied on,—
>
> *(h)* any money payable as a result of the death of the deceased and any interest by way of annuity or otherwise accruing or arising on the death of the deceased, under any contract of insurance within the meaning of The Insurance Act where the deceased was domiciled outside Ontario at the date of his death."

The purpose of this provision is to bring the Province of Ontario in line with the Dominion and other provinces having similar provisions and so remove possible discrimination against Ontario insurance companies, particularly in regard to their foreign business.

By section 6, subsection 1 of section 8 of The Succession Duty Act, 1939, is amended by striking out the words "provided that this sub-clause shall not apply to any money payable as mentioned in clause *(h)* of section 3" in sub-clause (ii) of clause *(a)*, and by adding at the end of the subsection the words "provided that this subsection shall not apply to any contract to which clause *(h)* of section 3 applies."

This amendment is complementary to section 2 of the 1946 Act by dispensing with consent to payment under those conditions.

By subsection 2 of section 6 of the 1946 Act, section 8 (2) of the 1939 Act is amended by striking out the figures "$1,100.00" and inserting in lieu thereof the figures "$1,500.00."

The purpose of this amendment is to permit payment of insurance moneys without consent to the same amount as under the Dominion Succession Duty Act.

THE STATUTE LAW AMENDMENT ACT, 1946

By section 24 of this Act, section 1 of The Insurance Amendment Act, 1942, is repealed.

The repealed section provided for the repeal of a number of definitions contained in section 1 of The Insurance Act. It was enacted in 1942 subject to proclamation but has never been proclaimed.

THE COMPANIES AMENDMENT ACT, 1946

By section 5 of this Act (1946, c. 10), section 300 of The Companies Act is amended by adding thereto the following subsection:

> "*(7a)* Notwithstanding anything contained in this Act or in any other Act, an insurer incorporated under the law of Ontario for the purpose of undertaking life insurance may cause to be formed, or may join with one or more life insurance companies in forming, one or more institutional holding companies and one or more institutional housing corporations as defined in The National Housing Act, 1944 (Canada), as amended by 9–10 George VI, chapter 26 (Canada), and may invest its funds in shares or debentures of the said holding companies, and in shares of the said housing corporations to an aggregate amount which, when added to the aggregate amount invested by the said insurer under section 300*a* of this Act, does not exceed five per centum of its total assets in Canada allowed by the Superintendent of Insurance."

This amendment makes applicable to insurance companies incorporated in Ontario the provisions of the amendment to The National Housing Act, 1944 (Canada), which gives Dominion incorporated insurance companies power to form institutional holding companies and institutional housing corporations and to invest in the debentures or shares of the holding companies and the shares of housing corporations.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurer	Head Office
Algoma	Mutual	Sault Ste. Marie
Amherst Island	Mutual	Stella
Ayr Farmers'	Mutual	Ayr
Bay of Quinte Agricultural	Mutual	Picton
Bertie and Willoughby Farmers'	Mutual	Fenwick
Blanshard	Mutual	Science Hill
Blenheim, North, Farmers'	Mutual	Plattsville
Brant	Mutual	Brantford
Canadian Millers'	Mutual	Hamilton
Canadian Reciprocal Underwriters	Reciprocal	Toronto
Caradoc Farmers'	Mutual	Mount Brydges
Civil Service Mutual Benefit	Fraternal	Ottawa
Clinton Township	Mutual	Beamsville
Culross	Mutual	Teeswater
Dereham and West Oxford	Mutual	Ingersoll
Dorchester, North and South	Mutual	Springfield
Downie	Mutual	Sebringville
Dufferin Farmers'	Mutual	Shelburne
Dumfries, North, and Waterloo, South	Mutual	Galt
Dunwich Farmers'	Mutual	Dutton
Easthope, South, Farmers'	Mutual	Tavistock
Ekfrid	Mutual	Appin
Elma Farmers'	Mutual	Atwood
Empire Life Insurance Company	Stock	Kingston
Eramosa	Mutual	Rockwood
Erie Farmers'	Mutual	Selkirk
Farmers' Central	Mutual	Walkerton
Farmers' Union	Mutual	Lindsay
Foresters, Canadian Order of	Fraternal	Brantford
Formosa	Mutual	Formosa
Germania Farmers'	Mutual	Ayton
Glengarry Farmers'	Mutual	Alexandria
Grand River Farmers'	Mutual	Caledonia
Grenville Patron	Mutual	Spencerville
Grey and Bruce	Mutual	Hanover
Halton Union Farmers'	Mutual	Campbellville
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton
Hamilton Police Benefit Fund	Fraternal	Hamilton
Hamilton Township Farmers'	Mutual	Cobourg
Hand-in-Hand	Stock	Toronto
Hay Township Farmers'	Mutual	Crediton
Hopewell Creek	Mutual	Maryhill
Howard Farmers'	Mutual	Ridgetown
Howick Farmers'	Mutual	Wroxeter
Kent and Essex Farmers'	Mutual	Chatham
Lambton Farmers'	Mutual	Watford
Lanark County Farmers'	Mutual	Perth
Lennox and Addington	Mutual	Napanee
Lobo Township	Mutual	Ilderton
London Police Benefit Fund	Fraternal	London
London Township	Mutual	London

DIX II

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES

President or Principal Officer	Post Office	Manager or Secretary	Post Office
A. H. Huckson	Sault Ste. Marie.	C. M. Elliott	Sault Ste. Marie
A. N. Hitchins	Stella, R. 3	E. C. McDonald	Stella, R. 3
R. G. Bailey	Galt, R. 6	Miss A. L. Maus	Ayr
H. S. Welbanks	Milford, R. 2	W. A. Davis	Picton, Box 585
F. J. Schneider	Welland, R. 4	A. G. Willson	Fenwick
Duncan McVannel	St. Mary's, R. 3	Thos. H. Driver	Science Hill
A. Harley	Princeton	Stuart Hastings	Plattsville, R. 1
J. A. Campbell	Brantford, R. 5	E. M. Edy	Brantford
Lieut.-Col. A. L. Noble	Norval	Irving M. Lockie	Hamilton
E. W. Brown	New York	V. W. Gerrish	Toronto
Geo. B. Marshman	Melbourne, R. 2	E. W. J. Sutherland	Mt. Brydges
A. H. Brown	Ottawa	G. C. Gardner	Ottawa
Wm. Griffis	St. Catharines, R. 2	G. A. Tinlin	Beamsville
Thos. P. McDonald	Teeswater, R. 3	F. G. Moffat	Teeswater, R. 3
C. S. Williams	Mt. Elgin, R. 1	Alex Amos	Ingersoll, Box 295
S. S. McDermand	Port Burwell	M. S. Charlton	Springfield
A. J. Bradshaw, M.P.	St. Pauls, R. 1	Edward Fuller	Sebringville, R. 1
W. F. Hammond	Shelburne	J. A. Richardson	Shelburne
Roy S. Betzner	Copetown, R. 2	W. R. Cross	Galt, 32 North St.
D. K. Andrew	West Lorne	Clarence Blue	Dutton
Wm. L. Schaefer	Tavistock, R. 3	Miss M. Caister	Tavistock
D. A. McCallum	Glencoe, R. 4	Wm. T. May	Appin
Alex. Ross	Britton, R. 1	J. A. McBain	Atwood
C. P. Fell	Toronto	L. T. Boyd	Kingston
Jos. Rutherford	Rockwood, R. 1	Thos. A. Forsyth	Rockwood, R. 1
Peter A. Gloyd	Selkirk, R. 2	W. B. Otterman	Selkirk
Rudolph Seigner	Mildmay, R. 2	B. W. Schumacher	Walkerton
Bruce McNevin	Omemee, R. 3	H. H. McFadden	Lindsay
W. M. Couper	Montreal	Alf. P. Van Someren	Brantford
Thos. Inglis	Clifford, R. 1	Herbert M. Kuntz	Formosa
Chas. Holm	Ayton, R. 1	H. J. Henderson	Ayton
D. A. Ross	Martintown	V. G. Chisholm	Alexandria, R. 1
Clarence Duncan	Canboro	N. C. Douglas	Caledonia
Geo. Ferguson	Spencerville	W. M. Snyder	Spencerville
A. A. McArthur	Priceville, R. 1	Wm. Ruttle	Hanover
E. F. Ford	Hornby, R. 1	A. T. Moore	Campbellville
Wm. Kirkaldy	Hamilton	B. Mathews	Hamilton
A. Speakman	Hamilton	E. C. Howell	Hamilton
W. W. Brown	Millbrook, R. 1	W. A. Hoskin	Cobourg, Box 201
P. L. Waylett	Toronto	Douglas A. McRae	Toronto
Arthur Finkbeiner	Dashwood	H. K. Eilber	Crediton
A. G. Brohman	Elora	A. J. Frank	Maryhill
Warren Campbell	Ridgetown, R. 1.	W. M. Attridge	Ridgetown
Ewart McKercher	Wroxeter	J. H. Wylie	Wroxeter
E. R. Stewart	Chatham, R. 1	Oliver Drury, C.A.	Chatham
Wm. Forbes	Wyoming, R. 2	A. G. Minielly	Watford
C. L. Virgin	Clayton, R. 2	A. A. Bowes	Perth
R. L. Wright	Bath, R. 1	Geo. T. Walters	Napanee, Box 174
C. S. Tuckey	Komoka, R. 4	A. E. McKay	Ilderton, R. 2
C. W. Noltie	London	F. G. Carroll	London
H. Knapton	Hyde Park, R. 1	V. A. Tackabury	London, R. 6

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurer	Head Office
McGillivray	Mutual	Parkhill
McKillop	Mutual	Seaforth
Maple Leaf Farmers'	Mutual	Columbus
Merchants	Stock	Toronto
Nissouri Farmers'	Mutual	Ingersoll
Norfolk County Farmers'	Mutual	Simcoe
North Kent	Mutual	Dresden
Oneida Farmers'	Mutual	Hagersville
Ontario Commercial Travellers' Association	Fraternal	London
Ontario Farmers' Weather	Mutual	Grand Valley
Ontario Secondary School Teachers'	Fraternal	Toronto
Ontario Threshermen's	Mutual	Chatham
Ottawa Firemen's	Fraternal	Ottawa
Ottawa Police Benefit Fund Association	Fraternal	Ottawa
Ottawa City of Superannuation Fund	Fraternal	Ottawa
Otter	Mutual	Norwich
Peel County Farmers'	Mutual	Brampton
Peel and Maryborough	Mutual	Drayton
Perth	Cash-Mutual	Stratford
Pilot Insurance Company	Stock	Toronto
Prescott Farmers'	Mutual	Alfred
Puslinch	Mutual	Hespeler
Queen City	Stock	Toronto
Reliable Life Insurance Society	Fraternal	Hamilton
Saltfleet and Binbrook	Mutual	Ancaster
Sons of England	Fraternal	Toronto
Southwold Farmers'	Mutual	Shedden
St. Joseph, l'Union, du Canada	Fraternal	Ottawa
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford
Toronto Fire Department Superannuation and Benefit Fund	Fraternal	Toronto
Toronto Police Benefit Fund	Fraternal	Toronto
Townsend Farmers'	Mutual	Waterford
Usborne and Hibbert	Mutual	Exeter
Walpole Farmers'	Mutual	Jarvis
Waterloo	Cash-Mutual	Waterloo
Waterloo, North, Farmers'	Mutual	Waterloo
Wawanosh, West	Mutual	Dungannon
Western Farmers' Weather	Mutual	Woodstock
Westminster	Mutual	Glanworth
Williams, East	Mutual	Kerrwood
Yarmouth	Mutual	St. Thomas

DIX II (Concl'd)

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES (Concl'd)

President or Principal Officer	Post Office	Manager or Secretary	Post Office
Wm. E. Lee	Clandeboye, R. 1	A. E. Taylor	Parkhill, R. 3
Frank McGregor	Clinton, R. 5	M. A. Reid	Seaforth
Lieut.-Col. R. B. Smith	Oshawa	P. G. Purves	Columbus
P. L. Waylett	Toronto	W. L. White	Toronto
Edwin A. McMartin	Thorndale, R. 4	Stanley Dunn	Ingersoll, R. 2
Arthur Simmons	Courtland	A. E. Culver	Simcoe, Box 185
R. F. Houston	Dresden	W. S. Holmes	Dresden
Thos. A. James	Hagersville, R. 3	Knud Wodskou	Hagersville, R. 3
A. B. Blay	London	Geo. T. Hair	London
Donald L. Gear	Orton, R. 2	Miss N. M. Foster	Grand Valley
H. T. Donaldson	Toronto	R. W. E. McFadden	Brantford
Byrell Harris	Chatham	Miss G. A. Rouse	Chatham
F. McRae	Ottawa	F. McFadden	Ottawa
Reginald Raby	Ottawa	James Kettles	Ottawa
E. A. Bourque	Ottawa	Mrs. Elsie Utman	Ottawa
John Storey	Burgessville	H. C. Cayley	Norwich
W. G. Denison	Cooksville	F. J. Thomson	Brampton
Robt. Ritch	Drayton	Mrs. E. Cragg	Drayton
H. W. Strudley	Stratford	J. A. C. Kay	Stratford
C. C. Bowen	Detroit	N. G. Duffet	Toronto
Arthur Gratton	Alfred	Frederic Martineau	Alfred
Stewart Hume	Puslinch, R. 1	Wilfred Roszell	Hespeler, R. 2
P. L. Waylett	Toronto	Douglas A. McRae	Toronto
E. Gernacy	Montreal, Que.	C. H. Fitch	Hamilton
George Beer	Binbrook	Roy E. Smith	Ancaster, R. 2
H. Pickering	Montreal	W. V. Oglesby	Toronto
A. E. Jones	Port Stanley	Wilfred E. Sells	Shedden
Dr. R. H. Parent	Ottawa	J. J. Tremblay	Ottawa
A. Templeton	Stratford	G. McKellar	Stratford
D. A. Balfour	Toronto	J. S. Eakin	Toronto
W. J. McAllister	Toronto	J. S. Eakin	Toronto
B. Kellum	Waterford, R. 3	D. A. Hill	Waterford
Wm. A. Hamilton	Cromarty	B. W. F. Beavers	Exeter
J. J. Parsons	Jarvis, R. 1	Mrs. Alice A. Miller	Jarvis
W. G. Weichel	Waterloo	F. H. Moser	Waterloo
Lincoln Hagey	Preston, R. 2	Jos. H. Woods	Waterloo
Ross M. McPhee	Auburn, R. 3	Mrs. G. C. Treleaven	Dungannon
E. F. Klopp	Zurich	C. E. Sutherland	Woodstock
M. E. Hooper	Lambeth	Jas. A. McLachlan	Glanworth
J. Alex. McLeish	Parkhill, R. 7	Jno. C. McLeish	Kerrwood, R. 3
Geo. Russell	St. Thomas, R. 2	A. E. Bucke	St. Thomas, R. 8

APPENDIX III

CLASSIFICATION OF EXPERIENCE ON FIRE RISKS IN ONTARIO FOR 1945

(Excluding Reciprocal Exchanges, Farmers' Mutual and Associated Factory Mutual Companies)

Class No.		Amounts Written	Premiums Written	Losses Incurred	% Losses Incurred to Premiums Written	Class No.
1	Dwellings protected, brick	$368,975,598	$1,923,897	$1,010,277	52.51	1
2	Dwellings protected, frame	348,319,814	2,307,991	1,065,528	46.17	2
3	Dwellings unprotected, brick, frame	125,698,755	1,504,043	525,326	34.93	3
4	Farm buildings	157,951,026	1,528,409	812,813	53.18	4
5	Churches, schools, public buildings	146,832,247	940,522	711,914	75.69	5
6	Warehouses (of all kinds)	112,721,927	1,112,265	568,235	51.09	6
7	Retail stores, office buildings, banks, hotels	228,284,486	2,909,061	3,852,746	132.44	7
8	Contents of No. 7	226,581,389	5,165,413	4,056,637	78.53	8
9	Food and food products, canning, packing, beverage plants	77,462,535	654,895	191,039	29.17	9
10	Flour and cereal mills, grain elevators	105,741,326	393,794	1,069,128	271.49	10
11	Mineral and oil risks	26,918,247	157,545	16,183	10.27	11
12	Sawmills, shingle mills	11,924,723	231,803	8,149	3.52	12
13	Lumber yards, pulpwood, standing timber	32,626,292	498,716	267,913	53.72	13
14	Woodworking plants	16,625,243	266,279	168,359	63.23	14
15	Metal-working plants, garages, hangars	91,647,875	1,186,519	362,466	30.55	15
16	Mining risks	49,818,185	341,476	110,039	32.22	16
17	Railway, public utility properties	59,916,342	231,568	86,412	37.32	17
18	Miscellaneous manufacturing and processing specials not classified	131,757,152	1,254,050	699,686	55.79	18
19	Miscellaneous non-manufacturing specials not classified	131,854,280	1,222,727	910,433	74.46	19
20	Sprinklered risks of whatever nature or occupancy	600,435,651	2,473,854	671,969	27.16	20
21	Use and occupancy, and profits excluding rental insurance	82,427,651	383,883	180,929	47.13	21
	Totals	$3,134,520,744	$26,688,710	$17,346,181	64.99	

Note.—Commencing with 1945 business, an entirely new classification of fire insurance risks has been used, reducing the number of classes from 27 to 21. It is not possible, therefore, to show the accumulated experience for the past five years, as has been done in previous years.

APPENDIX IV

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1946:

Company	Agency
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency
Home Insurance Company	Home Underwriters' Agency
London Assurance	London Underwriters' Agency
Insurance Company of North America	Montreal Underwriters' Agency
Home Insurance Company	Nova Scotia Fire Underwriters' Agency
Pearl Assurance Company, Limited	Pearl Underwriters' Agency
Great American Insurance Company	Rochester Underwriters' Agency
Western Assurance Company	St. Lawrence Underwriters' Agency
Home Insurance Company	Winnipeg Fire Underwriters' Agency
General Security Insurance Company of Canada	General Security Underwriters' Agency

APPENDIX V

GUARANTEE COMPANIES

List of licensed insurers approved by the Lieutenant-Governor in Council for the purposes of The Guarantee Companies Securities Act, R.S.O. 1937, Chap. 263 (as amended by Statutes of Ontario, 1946, c. 89, s. 21):

American Surety Company of New York.
British America Assurance Company.
The British Canadian Insurance Company.
The British Empire Assurance Company.
The Canada Accident and Fire Assurance Company.
Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian General Insurance Company.
The Canadian Indemnity Company.
The Canadian Surety Company.
The Casualty Company of Canada.
The Century Indemnity Company
The Century Insurance Company, Limited.
Consolidated Fire and Casualty Insurance Company.
The Dominion of Canada General Insurance Company.
The Economical Mutual Fire Insurance Company.
The Employers' Liability Assurance Corporation, Limited.
Federal Fire Insurance Company of Canada.
The Fidelity and Casualty Company of New York.
Fidelity Insurance Company of Canada.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
Gore District Mutual Fire Insurance Company.
The Guarantee Company of North America.
Great American Indemnity Company.
The Guardian Insurance Company of Canada.
The Halifax Insurance Company.
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Insurance Office.
Indemnity Insurance Company of North America.
The Liverpool and London and Globe Insurance Company, Limited.
London Guarantee and Accident Company, Limited.
The London and Lancashire Guarantee and Accident Company of Canada.
The London and Provincial Marine and General Insurance Company, Limited.
Maryland Casualty Company.
The Metropolitan Casualty Insurance Company of New York.
North British and Mercantile Insurance Company, Limited.
Northern Assurance Company, Limited.
Norwich Union Fire Insurance Society, Limited.
The Ocean Accident and Guarantee Corporation, Limited.
Pearl Assurance Company, Limited.
Phoenix Assurance Company, Limited.
Pilot Insurance Company.
The Prudential Assurance Company, Limited.
Railway Passengers' Assurance Company.
The Royal Exchange Assurance.
Royal Insurance Company, Limited.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office, Limited.
Toronto General Insurance Company.
Union Insurance Society of Canton, Limited.
The Union Marine and General Insurance Company, Limited.
United States Fidelity and Guaranty Company.
The Wawanesa Mutual Insurance Company.
Wellington Fire Insurance Company.
The Western Assurance Company.
The World Marine and General Insurance Company, Limited.
The Yorkshire Insurance Company, Limited.

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

LOAN CORPORATIONS, BUILDING SOCIETIES, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED
31st DECEMBER, 1945

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER, No. 7, 1946

ONTARIO

TORONTO:
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1946

NOTE

Section 123 of The Loan and Trust Corporations Act (R.S.O. 1937, Chapter 257) provides as follows:—

> 123.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable Leslie E. Blackwell, K.C., M.P.P.,

Minister in charge of the Department of Insurance.

Sir:

I have the honour to submit herewith, as required by The Loan and Trust Corporations Act, the Forty-ninth Annual Report of the Registrar of Loan Corporations. It shows the particulars of the business of each registered loan corporation, loaning land corporation, and trust company doing business in Ontario during 1945, as ascertained from its annual and other returns and from the inspection and enquiries made by the Chief Inspector and his staff. Detailed statements of the individual corporations are grouped herein in accordance with these three classifications recognized by the Act and are further arranged in alphabetical order. In addition, statistical tables, tabulated summaries and comparative statements are included as shown in the Table of Contents.

The annual returns of the corporations covering their 1945 business were filed with the Department at the end of February, 1946. Upon filing, each return was carefully checked and a preliminary Abstract of this Report showing assets, liabilities, revenue accounts, profit and loss accounts and mortgage summaries was prepared and issued under date of April 15th, 1946. The remaining months of the year were required to complete the annual inspection of the corporations, and to determine what changes, if any, should be made in the individual statements of the corporations as a result of such inspections. Any such changes made have not been carried, by reason of the time and expense involved, into the statistical tables and summaries at the end of this report which are reprinted without change as they appeared in the preliminary Abstract.

I have the following registry changes to report:

"Crown Trust Company"

"The Trusts and Guarantee Company, Limited".

An agreement between these companies dated January 9th, 1946, whereby the Assets and Liabilities of the Crown Trust Company were taken over and assumed by The Trusts and Guarantee Company, Limited, as of the 21st day of May, 1946, was approved, ratified and confirmed by the shareholders of both companies on the 25th day of February, 1946, and was approved by Order-in-Council on the 21st day of May, 1946.

The Lieutenant-Governor having approved the said Agreement bearing date the 9th day of January, 1946, the name of The Trusts and Guarantee Company Limited was changed to Crown Trust and Guarantee Company.

"Ottawa Valley Trust Company"

By a special Act of the Parliament of Canada, assented to by the Governor-General on the eighteenth day of December, 1945, the Ottawa Valley Trust Company with Head Office in Ottawa was incorporated and became registered under The Loan and Trust Corporations Act, Ontario, on the twenty-fourth day of September, 1946.

INTRODUCTION:

The Statistical Tables included at the end of this Report have been used for comparative purposes in preparing the following review of 1945 business.

Loan Corporations:

Total assets of loan corporations have increased $5,562,000 during 1945 to a total of $207,707,000. This increase is due to an increase in deposits, which now amount to $50,257,000. This is the largest amount held on deposit by these companies since statistics have been kept and represents an increase of $5,873,000 over 1944. As a result of the further redemption of debentures payable in Sterling, debentures payable outside of Canada have continued to decline. These were reduced by $958,000 in 1945 to a total of $14,898,000 as compared with $27,184,000 in 1938. Debentures payable in Canada have shown an increase of $515,000 to $73,906,000 in 1945, as compared with a total of $73,391,000 in 1944.

The following table shows the public liability of loan corporations over the past twenty-one years:

		Debentures Payable	
Year	*Deposits*	*In Canada*	*Out of Canada*
1924	$27,757,000	($86,650,000 not separated)	
1934	31,460,000	$83.558,000	$30,085,000
1938	33,589,000	74,850,000	27,184,000
1942	33,439,000	74,222,000	20,033,000
1943	37,381,000	74,737,000	17,872,000
1944	44,384,000	73,391,000	15,856,000
1945	50,257,000	73,906,000	14,898,000

The assets of Loan Corporations continue to show the same trend which has been evident during the past few years. Real Estate held for sale was reduced $2,714,000 in 1945 and $2,704,000 in 1944, and now stands at $3,296,000. Mortgage loans now total $107,033,000, which represents a reduction of $3,500,000 in 1945 as compared with a reduction of $10,087,000 in 1944 and $8,864,000 in 1943. The funds from these reductions have been invested in increased holdings of Dominion of Canada bonds. In 1941 the total of these bonds was $12,800,000; in 1942, $15,731,000; in 1943, $28,493,000; in 1944, $39,253,000 and in 1945, $57,390,000. The increase this year is $18,147,000 as compared with an increase in 1944 of $10,760,000.

The percentage of Dominion of Canada bonds to total assets is $27.63%, as compared with 19.42% in 1944, and 6.41% in 1941. Holdings of cash decreased $5,754,000 this year, to a total of $7,340,000, but nevertheless the percentage of total assets held in cash and Dominion Government bonds has increased from 25.89% in 1944 to 31.16% in 1945, which compares with 11.08% in 1941.

The steady reduction in real estate and mortgages is the result of increased incomes throughout Canada, particularly in the rural areas of the Western provinces, and is an indication of the general transition from tenancy to ownership of city homes and farms as a result of war conditions.

TRUST COMPANIES:

Total assets of trust companies (exclusive of those held for estates, trusts and agencies) show an increase of $20,615,000. Company fund assets of $66,091,000 show an increase of $3,339,000 in 1945. Guaranteed fund assets totalling $176,285,000 have increased $17,276,000, due principally to an increase in Trust Deposits of $12,483,000 and an increase in Guaranteed Certificates of $4,563,000.

Trust deposits over the past twenty-one years have shown a steady increase and are at the present time at their highest point since statistics have been kept. Guaranteed Trust funds have been fluctuating, but this year also show a substantial increase. The following table of Guaranteed funds received from the public by trust companies over the past twenty-one years shows the trend of this liability:

Guaranteed Funds

Year	*Deposits*	*Guaranteed Receipts*	*Total*
1924	$11,363,000	$42,655,000	$ 54,018,000
1934	45,058,000	87,493,000	132,551,000
1938	56,488,000	87,367,000	143,855,000
1942	55,033,000	80,468,000	135,501,000
1943	59,505,000	84,056,000	143,561,000
1944	69,485,000	89,524,000	159,009,000
1945	81,968,000	94,080,000	176,048,000

The increase in total assets of both Company and Guaranteed Funds is represented by an increase of $24,778,000 in Dominion of Canada (and guaranteed) bonds, which now represent 22.36% of company funds and 48.11% of guaranteed funds as compared with 18.42% and 39.77% respectively in 1944.

Real Estate holdings, due to sales, were again reduced in 1945, having decreased $1,333,000 to a total of $1,839,000, which compares with decreases of $2 million and $1.7 million in 1944 and 1943 respectively. Mortgages on real estate held in Company and Guaranteed Funds have decreased $3,566,000 in 1945 as compared to a decrease of $5,677,000 in 1944 and $5,827,000 in 1943.

PUBLIC LIABILITY—LOAN AND TRUST COMPANIES COMBINED

The total public liability of both Loan and Trust Companies increased $22 million in 1945 to a total of $315 million. This compares with $168 million in 1924; $277 million in 1934, and $279 million in 1938.

This liability consists of debentures payable by Loan Companies, Guaranteed Investment Receipts issued by Trust Companies and deposits held by both Loan and Tust Companies.

These deposits at December 31st, 1945, were $132,225,000 as compared with $113,869,000 at December 31st, 1944, an increase of $18,356,000, which compares with an increase during 1944 of $16,984,000. Deposits have been increasing steadily for the past twenty years, being $39 million in 1924; $76 million in 1944, and $90 million in 1938.

ESTATES, TRUSTS AND AGENCIES:

Total assets under administration by all Trust Companies have increased during 1945 by 104 million dollars to a total figure of $2,753,477,000, which makes a new high in this important branch of their business. At December 31st, 1924, the total assets under administration by all companies showed a total of $823,375,000.

OFFICE PREMISES:

The total investment in office premises for Loan and Trust Corporations amounted to $10,770,000. This is a decrease of $233,000 from the previous year's total of $11,003,000, which is due to the customary annual write-downs.

REAL ESTATE HELD FOR SALE:

The demand for real estate of all kinds was again very active in 1945 and has resulted in a further expansion in sales. The following table shows the holdings of real estate during the past eleven years:

Year	*Loan Corporations*	*Trust Companies*
1935	$ 8,850,000	$ 7,151,000
1936	10,146,000	8,321,000
1937	12,933,000	8,549,000
1938	11,334,000	8,938,000
1939	11,731,000	9,367,000
1940	12,020,000	9,411,000
1941	10,989,000	8,379,000
1942	9,617,000	6,952,000
1943	8,714,000	5,246,000
1944	6,010,000	3,172,000
1945	3,296,000	1,839,000

Real Estate held for sale by all Loan and Trust Corporations shows a substantial decrease of $4,047,000 during 1945, from a total of $9,182,000 in 1944, to $5,135,000 in 1945. In 1940 the total amount of real estate held for sale amounted to 21,431,000.

Holdings of real estate by Loan Corporations now represent 1.58% of total assets as compared with 6.01% in 1940, while that held by Trust Companies in Company Funds was 2.78% of total Company Assets in 1945, and 15,98% in 1940.

MORTGAGE LOANS:

Total mortgages of both Loan and Trust Corporations are carried at balance sheet figures of $166,382,000, a reduction of $7,066,000 from the total in 1944 of $173,448,000. Loan Corporations reduced their mortgages $3,500,000 to $107,033,000, while those of Trust Companies have been reduced $3,566,000 from $62,915,000 to $59,349,000.

The summary of mortgages at the end of this Report shows a segregation of farm and urban mortgages by provinces, based on the gross book value before the deduction of special reserves for balance sheet purposes. The total value of mortgages for both Loan and Trust Corporations shown in this summary is $173,775,000, which is some $7,418,000 greater than the amount at which they are carried in the companies' balance sheets, and consists of $130,069,000 in mortgages in Eastern Provinces and $43,706,000 in Western Provinces. The amount of Western mortgages held by Loan and Trust Corporations has been substantially reduced in recent years, being $51 million in 1944; $65 million in 1943; $74 million in 1942 and $77 million in 1941.

The following table shows the trend of mortgages of both Loan and Trust Corporations, as divided between Western and Eastern holdings for the years 1938 to 1945 inclusive:

Western	*Principal*	*Interest Charged and Past Due*
1938	$80,006,000	$5,188,000
1939	77,632,000	5,008,000
1940	75,072,000	5,353,000
1941	72,086,000	5,015,000
1942	68,680,000	5,008,000
1943	61,102,000	3,891,000
1944	49,155,000	1,633,000
1945	42,837,000	869,000
Eastern		
1938	153,350,000	2,042,000
1939	152,426,000	1,834,000
1940	149,103,000	1,581,000
1941	146,014,000	1,222,000
1942	140,175,000	856,000
1943	132,970,000	615,000
1944	128,891,000	324,000
1945	129,980,000	89,000

A segregation between farm and urban mortgage principal owing has been made for the four years since 1942 as follows:

(000 omitted)

	1945	1944	1943	1942
Western				
Farm	$ 25,113	$ 32,074	$ 44,015	$ 49,140
Urban	17,724	17,081	17,087	19,540
Total	$ 42,837	$ 49,155	$ 61,102	$ 68,680
Eastern				
Farm	$ 7,786	$ 7,774	$ 7,937	$ 8,632
Urban	122,194	121,117	125,033	131,543
Total	$129,980	$128,891	$132,970	$140,175
Total Farm	$ 32,899	$ 39,848	$ 51,952	$ 57,772
Total Urban	139,918	138,198	142,120	151,083
Grand Total	$172,817	$178,046	$194,072	$208,855

It is notable that the decline in mortgage principal which was evident during the war years, has been halted for Eastern mortgages and urban mortgages in the Western Provinces. Only Western farm mortgages have continued to decrease in amount. It may be anticipated that the trend of the past few years will shortly be reversed as opportunities for new mortgage investments expand.

COLLATERAL LOANS:

The total of these loans for both Loan and Trust Corporations is $15,469,000 and shows little change from the previous year.

BONDS AND DEBENTURES:

Bonds and debentures held by Loan Corporations total $69,716,000 and by Trust Companies $132,654,000, a total for both Loan and Trust Corporations of $202,370,000, which represents an increase of $41,750,000 over the previous year's total of $160,620,000. The investment in Dominion Government bonds has increased $42,915,000, while Provincial, Municipal and other bonds have decreased $1,165,000.

The following table shows the trend of bonds and debentures of Loan and Trust Corporations for the years 1941 to 1945 inclusive:

(000 omitted)

	1941	1942	1943	1944	1945
Dom. of Canada	$ 41,648	$ 51,989	$ 81,618	$114,059	$156,974
Provincial	23,187	23,134	22,526	21,907	20,927
Municipal	12,162	11,188	11,267	10,744	10,897
Other	17,441	14,355	13,483	13,910	13,572
Total	$ 94,438	$100,666	$128,894	$160,620	$202,370

During the four years 1942 to 1945 inclusive, these corporations have invested $115.3 million in Dominion of Canada bonds. Dominion of Canada bonds now represent 34.8% of total assets of Loan and Trust Companies as compared with 10.47% in 1941, but with a return to peacetime conditions we may anticipate that this trend will not continue.

Stocks:

The holdings of stocks by Loan Corporations increased $430,000 in 1945 to a total of $13,532,000, while Trust Companies' holdings at $13,043,000 show an increase of $776,000.

Cash:

Cash held by Loan Corporations decreased $5,754,000 to a total of $7,340,000, while total cash of Trust Companies decreased $387,000 in 1945 to a total of $11,495,000.

Earnings:

Net profits of Loan Corporations (excluding transfers to and from investment reserves) amounted to $3,147,000 in 1945 as compared to $3,550,800 in 1944. Trust Companies' net profits on the same basis were $3,199,300 in 1945 as compared with $2,803,500 in 1944.

The net amount transferred to investment reserves, which have been eliminated from the above figures is $945,900 for Loan Corporations, and $453,600 for Trust Companies, which compares with $1,365,900 and $324,000 respectively in 1944.

Dividends:

Dividends declared by Loan Corporations in 1945 amounted to $1,948,000 and by Trust Companies to $1,876,000 as compared with $1,934,000 and $1,754,000 respectively in 1944.

Liquid Position:

The percentage of liquid securities held by Loan and Trust Corporations that accept deposits was 113.50% on December 31st, 1945, as compared with 109.22% in 1944; 80.41% in 1942, and 67.35% in 1939.

All of which is respectfully submitted.

Registrar of Loan Corporations.

November 15th, 1946.

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NAME OF COMPANY

1. Toronto General Trusts Corporation, 10th March, 1882.
2. Trusts and Guarantee Company, Limited, 19th March. 1897.
3. National Trust Company, Limited, 29th November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Royal Trust Company, 24th February, 1905.
6. Chartered Trust and Executor Company, 6th April, 1910.
7. Canada Permanent Trust Company, 13th May, 1913.
8. Sterling Trusts Corporation, 20th May, 1914.
9. Capital Trust Corporation, Limited, 22nd September, 1914.
10. London and Western Trusts Company, Limited, 29th June, 1917.
11. Guelph Trust Company, 30th August, 1917.
12. Premier Trust Company, 17th June, 1919.
13. Waterloo Trust and Savings Company, 1st August, 1922.
14. Victoria Trust and Savings Company, 19th December, 1923.
15. Montreal Trust Company, 6th May, 1925.
16. British Mortgage & Trust Corporation of Ontario, 16th September, 1926.
17. Grey and Bruce Trust & Savings Co., 14th October, 1926.
18. Guaranty Trust Company, 16th September, 1927.
19. Northern Trusts Company, 23rd September, 1930.
20. Industrial Mortgage and Trust Company, 9th December, 1930.
21. Brockville Trust and Savings Company, 20th June, 1933.
22. Lambton Trust Company, 13th July, 1938.
23. Crown Trust Company, 30th November, 1938.
24. Eastern Trust Company, 8th February, 1941.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Midland Loan and Savings Company, 27th February, 1903.
2. Toronto Mortgage Company, 19th April, 1905.
3. Credit Foncier Franco-Canadien, 28th March, 1929.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Canada Permanent Mortgage Corporation, 20th November, 1907.
2. Guelph and Ontario Investment and Savings Society, 23rd March, 1908.
3. The Huron and Erie Mortgage Corporation, 13th May, 1913.
4. Lambton Loan and Investment Company, 28th February, 1914.
5. Ontario Loan and Debenture Company, 20th March, 1914.

List of trust companies approved by Orders-in-Council as trust companies with which a trustee may entrust trust funds for guaranteed investment as set out in The Loan and Trust Corporations Act, in accordance with the provisions of The Trustee Act, 16 Geo. V, c. 40, sec. 27; R.S.O. 1937, c. 165, sec. 26.

1. Toronto General Trusts Corporation, 28th June, 1927.
2. Trusts and Guarantee Company, 28th June, 1927.
3. National Trust Company, Limited, 28th June, 1927.
4. Canada Trust Company, 28th June, 1927.
5. Royal Trust Company, 28th June, 1927.
6. Chartered Trust and Executor Company, 28th June, 1927.
7. Canada Permanent Trust Company, 28th June, 1927.
8. Sterling Trusts Corporation, 28th June, 1927.
9. Capital Trust Corporation, Limited, 28th June, 1927.
10. London and Western Trusts Company, Limited, 28th June, 1927.
11. Guelph Trust Company, 28th June, 1927.
12. Premier Trust Company, 28th June, 1927.
13. Waterloo Trust and Savings Company, 28th June, 1927.
14. Victoria Trust and Savings Company, 28th June, 1927.
15. Montreal Trust Company, 28th June, 1927.
16. Grey and Bruce Trust and Savings Company, 28th June, 1927.
17. Industrial Mortgage and Trust Company, 9th December, 1930.
18. Guaranty Trust Company, 20th May, 1931.
19. British Mortgage and Trust Corporation of Ontario, 22nd December, 1931.
20. Brockville Trust and Savings Company, 27th September, 1932.
21. Eastern Trust Company, 3rd November, 1938.

I. LOAN CORPORATIONS

Corporations Having Permanent Stock Only

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—E. D. GOODERHAM
Vice-Presidents—CHARLES S. ROBERTSON
F. S. CORRIGAN
General Manager—CHARLES S. ROBERTSON
Secretary—WALTER F. WATKINS

DIRECTORS

E. D. GOODERHAM
ROY L. WARREN
T. D'ARCY LEONARD, K.C.
CHARLES S. ROBERTSON
LEIGH M. McCARTHY
G. HAROLD AIKINS, K.C.
HENRY S. GOODERHAM
F. S. CORRIGAN
SAMUEL ROGERS, K.C.
JOHN A. MACAULAY, K.C.

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
D. McK. McCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (200,000 shares of $100.00 each)	$20,000,000 00
Amount subscribed	7,000,000 00
Amount paid in cash	7,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises			$ 3,180,500 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 360,867 25	
(b) Held under power of sale, etc.		31,071 98	
			391,939 23
3. Amount secured by mortgages on real estate including:			
First mortgages		$32,682,835 89	
Agreements for sale		4,729,970 76	
Interest due (*Cr.*)		36,650 33	
Interest accrued		174,739 62	
			37,550,895 94
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 309,926 90	
Interest due		484 40	
			310,411 30
5. Deposit with Trust Company for investment:			
Principal		$ 40,120 77	
Accrued interest		1,153 47	
			41,274 24
6. Book value of bonds and debentures:			
(a) Government and Government Guaranteed:			
Dominion	$19,097,954 31		
Interest accrued	111,032 75		
		$19,208,987 06	
(b) Provincial and Provincial Guaranteed	$ 1,189,650 12		
Interest accrued	6,577 96		
		1,196,228 08	
(c) Canadian municipalities, school districts and rural telephone companies	$ 479,156 53		
Interest accrued	1,566 07		
		480,722 60	
(d) All other bonds	$ 346,287 11		
Interest accrued	576 23		
		346,863 34	
			21,232,801 08
7. Book value of stocks		$ 2,560,936 34	
Accrued dividends thereon		11,432 25	
			2,572,368 59
8. Cash on hand			147,449 81
9. Cash on deposit with chartered banks in Canada, $2,786,546.27; elsewhere, $20,779.91			2,807,.326 18
Total Assets			$68,234,966 37

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	$28,041,254 38		
Interest due and accrued	359,636 41		
		$28,400,890 79	
(b) Payable elsewhere than in Canada	$ 2,466,146 67		
Interest due and accrued	13,094 26		
		2,479,240 93	
			$30,880,131 72
2. Amount of money deposited with the corporation			23,590,445 40
3. Taxes other than taxes on real estate			100,000 00
4. Dividends to shareholders declared and unpaid			140,000 00
5. Other expenses due and accrued			922 68
6. Investment reserves			1,000,000 00
7. All other liabilities			19,920 70
Total			$55,731,420 50

To Shareholders

8. Paid-in capital	$ 7,000,000 00
9. Reserve fund	5,000,000 00
10. Balance of Profit and Loss Account	503,545 87
Total	$12,503,545 87
Total Liabilities	$68,234,966 37

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 126,699 73
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 2,148,825 51	
(b) Collateral loans	5,209 40	
(c) Bonds and debentures	565,793 12	
(d) Dividends on stocks	134,495 32	
(e) Bank deposits	2,381 89	
		2,856,705 24
3. Profit on sale of securities and real estate		176,138 57
4. Agency fees and commissions earned		24,377 98
5. All other revenue for the year		153,359 75
Total		$ 3,337,281 27

Expenditure

6. Interest incurred during the year on:		
(a) Debentures	$ 1,010,223 38	
(b) Deposits	388,271 45	
		$ 1,398,494 83
7. Loss on sale of securities and real estate		299,957 76
8. Amount by which ledger values of assets were written down		238,133 81
9. Payment to Staff Pension and Insurance Fund		50,000 00
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 81,502 58	
(b) Provincial	823 35	
(c) Municipal	16,248 96	
(d) British	158 16	
		98,733 05
11. Commission on loans		16,940 54
12. All other expenses incurred:		
(a) Salaries	$ 379,974 10	
(b) Directors' fees	15,500 00	
(c) Auditors' fees	21,919 96	
(d) Legal fees	3,958 42	
(e) Rents	78,100 00	
(f) Travelling expenses	18,160 95	
(g) Printing and stationery	11,426 94	
(h) Advertising	11,924 18	

CANADA PERMANENT MORTGAGE CORPORATION—Continued

(i) Postage, telegrams, telephones and express	$ 15,381 88	
(j) Commission on sale of Debentures	7,610 99	
(k) Net expense on real estate held for sale	5,955 33	
(l) Miscellaneous	101,870 23	
		$ 671,782 98
14. Net profit transferred to Profit and Loss Account		563,238 30
Total		$ 3,337,281 27

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 500,307 57
2. Amount transferred from Revenue Account	563,238 30
Total	$ 1,063,545 87
3. Dividends to shareholders declared during year	$ 560,000 00
4. Balance of account at 31st December, 1945	503,545 87
Total	$ 1,063,545 87

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.374%; (b) Debentures payable elsewhere, 3.145%; (c) Deposits, 1.703%.
   Current rate paid—(a) 2¾% and 3%; (b) 2⅝%; (c) 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5.362%; (b) Collateral Loans, 3.008%; (c) Bonds and debentures, 3.139%; (d) Stocks owned, 5.258%.
3. Mortgage Loans written off, $128,977.82.
4. Fidelity Bonds on officers of the Corporation, $100,000 on any one person and covering all members of staff.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) February 14th, 1945; (b) April 2nd, 1945; (c) 2%.
   (a) May 16th, 1945; (b) July 3rd, 1945; (c) 2%.
   (a) August 16th, 1945; (b) October 1st, 1945; (c) 2%.
   (a) November 14th, 1945; (b) January 2nd, 1946; (c) 2%.
6. Date appointed for the Annual Meeting, February 1st, 1946.
   Date of last Annual Meeting, February 2nd, 1945.
7. Special General Meetings held during year, January 12th; October 16th.

8. Amount of contingent liability not shown as direct debts in the foregoing statement (approximately)	$ 25,000 00
9. Amount of mortgage interest permanently capitalized during the year	29,750 42
10. Amount of Company's own Debentures and interest, *due* and unpaid:	
Principal	80,815 85
Interest	42,900 52

CONSTATING INSTRUMENTS

This corporation was incorporated under Special Act of the Dominion of Canada, 62-63 Victoria (1899), c. 101, under the name of "The Canada Permanent and Western Canada Mortgage Corporation," for the purpose of acquiring the assets and business of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and The London and Ontario Investment Company, Limited, which several purchases were confirmed by Special Act of Ontario 63 Victoria, 1900, c. 129. The name was changed to the "Canada Permanent Mortgage Corporation" by 3, Edward VII (1903), c. 94 (D), which Act also amended its lending powers. By 3-4 George V (1913), c. 86 (D), further amendments were made to the Incorporating Act.

Of the constituent companies, the Canada Permanent Loan and Savings Company was incorporated by declaration filed under The Building Societies Act. (Cons. Stat. U.C., c. 53) in 1855, under the name of the Canada Permanent Building and Savings Society, which name was changed to the Canada Permanent Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 100.

The Western Canada Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1863, under the name of the Western Canada Permanent Building and Savings Society, and its name was changed to the Western Canada Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 79.

CANADA PERMANENT MORTGAGE CORPORATION—Continued

The Freehold Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1859 under the name of The Freehold Permanent Building and Savings Society; the name being changed to The Freehold Loan and Savings Company by 36 Victoria (Ontario), 1873 c. 104.

The London and Ontario Investment Company was incorporated by the Act of Ontario 39 Victoria, 1876, c. 62.

In 1918 the corporation purchased the assets and business of The Oxford Permanent Loan and Savings Society, which purpose was ratified by Order-in-Council of Ontario, dated July 31, 1918, pursuant to The Loan and Trust Corporations Act.

In 1921, the corporation purchased the assets and business of The London and Canadian Loan and Agency Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated September 23rd, 1921, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The Royal Loan and Savings Company, which purchase was ratified by Order-in-Council of Ontario, dated March 4th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The British Columbia Permanent Loan Company, Vancouver, B.C.

In 1927 the corporation also purchased the assets and business of The Canada Landed and National Investment Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated December 30th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1944, the Corporation purchased the assets and business of The Landed Banking and Loan Company, which purchase was ratified by Order-in-Council of Ontario, dated October 18th, 1944, pursuant to The Loan and Trust Corporations Act.

In 1945, the Corporation purchased the assets and business of The Real Estate Loan Company of Canada, Limited, which purchase was ratified by Order-in-Council of Ontario, dated February 2nd, 1945, pursuant to The Loan and Trusts Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal and Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	473,474 66	cr. 1,513 53	4,003 85	475,964 98	63,878 24
Ontario (b)	20,978,709 75	cr. 50,461 01	95,543 58	21,023,792 32	157,555 47
Quebec (b)	5,906,891 97	cr. 57,277 64	25,634 60	5,875,248 93	91,303 52
Manitoba (a)	1,449,863 85	6,083 85	10,178 76	1,466,126 46	2,723 83
Manitoba (b)	769,532 77	2,963 44	3,759 82	776,256 03	151 45
British Columbia (a)	113,753 01	cr. 997 73	940 40	113,695 68	7,340 14
British Columbia (b)	2,303,236 87	5,645 18	4,462 77	2,313,344 82	425 25
New Brunswick (a)	10,407 31	....	127 29	10,534 60	....
New Brunswick (b)	1,199,279 90	1,827 43	732 07	1,201,839 40	....
Prince Edward Island (b)	222,703 16	368 05	82 47	223,153 68	....
Alberta (a)	898,692 40	19,433 33	6,548 68	924,674 41	1,862 00
Alberta (b)	82,335 15	115 39	195 53	82,646 07	....
Saskatchewan (a)	1,607,701 76	37,915 01	12,197 62	1,657,814 39	65,528 00
Saskatchewan (b)	140,220 28	117 44	315 32	140,653 04	....
Nova Scotia (a)	29,400 36	882 28	266 81	30,549 45	....
Nova Scotia (b)	1,351,628 58	cr. 1,751 82	9,750 05	1,359,626 81	....
Total (a)	4,583,293 35	61,803 21	34,263 41	4,679,359 97	141,332 21
Total (b)	32,954,538 43	cr. 98,453 54	140,476 21	32,996,561 10	249,435 69
Grand Total	37,537,831 78	cr. 36,650 33	174,739 62	37,675,921 07	390,767 90
Less Investment Reserves	125,025 13	....	....	125,025 13	....
Net Total	37,412,806 65	cr. 36,650 33	174,739 62	37,550,895 94	390,767 90

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Managing Director—G. A. MORROW

Secretary—W. J. HASTIE

Vice-Presidents

HON. LEIGHTON MCCARTHY, P.C., K.C.

W. J. HASTIE

GRAHAM MORROW, O.B.E.

DIRECTORS

G. A. MORROW
A. H. COX
R. A. LAIDLAW
GRAHAM MORROW, O.B.E.
HON. LEIGHTON MCCARTHY, P.C., K.C.
W. J. HASTIE
J. A. MCLEOD
W. M. O'CONNOR
H. C. COX
S. H. LOGAN
JOHN L. C. MCCARTHY
FRANK P. WOOD

of Toronto, Ontario.

Auditors—H. FRANK VIGEON, C.A.; H. CECIL BROWN, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	2,500,000 00
Amount paid in cash	2,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises		$ 100,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		40,002 00
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 33,387 64	
Agreements for sale	41,966 67	
		75,354 31
(See Schedule B)		
4. Amount of loans secured by stocks and other collateral		11,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 425,750 00	
(b) Provincial and Provincial Guaranteed	195,740 25	
(c) Canadian municipalities in Ontario	12,545 00	
(d) All other bonds	463,569 50	
		1,097,604 75
6. Book value of stocks		3,781,745 87
7. Cash on deposit with chartered banks in Canada, $28,416.25; elsewhere, $420.87		28,837 12
Total Assets		$ 5,134,544 05

Liabilities

To the Public

1. Taxes other than taxes on real estate	$ 16,000 00
2. Dividends to shareholders declared and unpaid	50,000 00
3. Investment reserves	229,277 19
Total	$ 295,277 19

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Paid-in capital	$ 2,500,000 00
5. Reserve fund	2,100,000 00
6. Balance of Profit and Loss Account	239,266 86
Total	$ 4,839,266 86
Total Liabilities	$ 5,134,544 05

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 4,128 13
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 4,451 93	
(b) Collateral loans	562 49	
(c) Bonds and debentures	38,230 88	
(d) Dividends on stocks	213,941 25	
(e) Bank deposits and exchange	124 37	
		257,310 92
3. Profit on sale of securities and real estate		11,138 00
4. All other revenue for the year		16,807 96
5. Net income on real estate held for sale		2,170 64
Total		$ 291,555 65

Expenditure

6. Amount by which ledger values of assets were written down		$ 1,014 00
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 10,907 48	
(b) Provincial	250 00	
(c) Municipal	739 52	
(d) Appropriation for taxes payable in 1946	16,000 00	
		27,897 00
8. Commission on loans and on sale of real estate		338 55
9. All other expenses incurred:		
(a) Salaries	$ 24,503 00	
(b) Directors' fees	6,500 00	
(c) Auditors' fees	300 00	
(d) Legal fees	135 54	
(e) Rents	3,625 00	
(f) Printing and stationery	153 17	
(g) Postage, telegrams, telephones and express	686 52	
(h) Miscellaneous	9,840 69	
		45,743 92
10. Net profit transferred to Profit and Loss Account		216,562 18
Total		$ 291,555 65

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 222,704 68
2. Amount transferred from Revenue Account	216,562 18
Total	$ 439,266 86
3. Dividends to shareholders declared during year	$ 200,000 00
4. Balance of account at 31st December, 1945	239,266 86
Total	$ 439,266 86

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.91%; (b) Collateral Loans, 5%; (c) Bonds and debentures, 3.48% Stocks owned, 5.65%.
2. Loans written off, $15.00.
3. Fidelity Bonds on officers of the Corporation: All officers and staff covered by a Fidelity Bond for a total of $61,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) December, 1944; (b) January 2nd; (c) 2%.
   - (a) January, 1945; (b) April 2nd; (c) 2%.
   - (a) June, 1945; (b) July 3rd; (c) 2%.
   - (a) September, 1945; (b) October 1st; (c) 2%.
5. Date appointed for the Annual Meeting, January 16th, 1946.
   Date of last Annual Meeting, January 17th, 1945.

CONSTATING INSTRUMENTS

1884—Letters Patent (under the Ontario Government Joint Stock Companies' Letters Patent Act) incorporating The Central Canada Loan and Savings Company of Ontario, with a capital of $2,000,000, in 20,000 shares of $100 each, dated 7th March, 1884.

1890—Act (of the Legislature of the Province of Ontario), 53 Vic., c. 129; declares capital to be $5,000,000, in 50,000 shares of $100 each; confirms the purchase of the assets of the Peterborough Real Estate Investment Company, Limited; authorizes the issue of debenture stock; authorizes agencies in the United Kingdom; defines the limit of borrowing powers.

1893—Supplementary Letters Patent (of the Province of Ontario), dated 8th June, 1893, extending the Company's purchasing and lending powers with regard to bonds, stocks and debentures to the Province of Manitoba.

1896—Act (of the Legislature of the Province of Manitoba), 59 Vic., c. 33, authorizes Company to exercise in the Province of Manitoba, with respect to real and personal property, all the rights, powers and privileges that it possesses in Ontario.

1897—Supplementary Letters Patent (of Ontario), dated 6th May, 1897, amending the original Letters Patent by expunging therefrom powers of Company to buy and sell land.

1898—Act (of the Parliament of the Dominion of Canada), 61 Vic., c. 97.

1899—Act (of the Legislature of the Province of Manitoba) authorizing Dominion Company to exercise in Manitoba all its rights, powers and privileges; defining the powers of the Company and vesting all the assets of the old company in the new company.

1900—Act (of the Legislature of the Province of Ontario), confirming and validating the conveyance and assignment of 1st December, 1898 (see form of the conveyance and assignment in schedule to 61 Vic., c. 97), and transferring and vesting the assets of the Provincial Company in the Dominion Company.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.
Ontario (b)	28,300 00		28,300 00	270 15
Alberta (a)	5,087 64		5,087 64	806 55
	33,387 64		33,387 64	
Agreements for Sale Ontario (b)	37,024 57		37,024 57	634 62
Alberta (a)	650 00		650 00	Nil
Manitoba (a)	4,292 10		4,292 10	Nil
	41,966 67		41,966 67	
Total (a)	10,029 74		10,029 74	
Total (b)	65,324 57		65,324 57	
Grand Total	75,354 31		75,354 31	1,711 32

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal Quebec

OFFICERS

President—COMTE CAHEN D'ANVERS Vice-President—HON. C. P. BEAUBIEN
General Manager—VICOMTE DE ROUMEFORT
Assistant General Managers—M. PASQUIN; ARMAND CHEVALIER
General Secretary—ARMAND CHEVALIER

DIRECTORS

COMTE CAHEN D'ANVERS
HON. C. P. BEAUBIEN
E. FOURET
AIME GEOFFRION
H. JAHAN
J. T. LECLERC
E. DE LA LONGUINIERE
R. MASSON
HON. E. L. PATENAUDE
VICOMTE DE ROUMEFORT
M. STERN

Censors—J. MIGNOT; PIERRE VINSON (France); A. SURVEYER (Montreal)

Auditors—ARTHUR W. ARCHAMBAULT; MAURICE CHARTRE, Chartered Accountants

CAPITAL

Amount of Capital Stock authorized	French Francs	50,000,000
(100,000 Shares of French Francs 500 each)		
Amount subscribed	French Francs	50,000,000
Amount paid in cash (French Francs 50,000,000) carried as		$ 9,647,667 19

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises			$ 318,501 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			2,086,338 89
3. Amount secured by mortgages on real estate including:			
First mortgages		$24,118,409 94	
Agreements for sale		1,432,937 47	
Interest due		213,289 34	
Interest accrued		148,855 43	
			25,913,492 18
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 40,532 00	
Interest accrued		18 55	
			40,550 55
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$10,290,892 38		
Interest accrued	49,169 92		
		$10,340,062 30	
(b) Provincial and Provincial Guaranteed	$ 2,198,895 00		
Interest accrued	16,021 18		
		2,214,916 18	
(c) Canadian municipalities, school districts and rural telephone companies	1,396,189 64		
Interest accrued	10,410 70		
		1,406,600 34	
(d) All other bonds	$ 865,116 77		
Interest accrued	3,269 90		
		868,386 67	
			14,829,965 49
6. Cash on hand			15,182 66

CREDIT FONCIER FRANCO-CANADIEN—Continued

7. Cash on deposit with chartered bands in Canada, $1,283,093.55; elsewhere, $183,416.06			$ 1,466,509 61
8. All other assets			599,503 66
Total Assets			$45,270,044 04

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 5,498,927 88		
Interest due and accrued	933,172 46		
		$ 6,432,100 34	
(b) Payable elsewhere than in Canada	$ 9,066,454 48		
Interest due and accrued	2,318,277 79		
		11,384,732 27	
			$17,816,832 61
2. Difference in exchange			4,566,288 94
3. Suspense Profit Account			1,470,505 91
4. Taxes other than taxes on real estate—Income Tax Provisions			853,472 58
5. Dividends to shareholders declared and unpaid (including Founders' Shares and Distribution to Directors)			1,893,164 19
6. Salaries, rents and other expenses due and accrued			13,144 75
7. Investment reserves			5,171,145 93
8. All other liabilities			260,970 30
Total			$32,045,525 21

To Shareholders

9. Paid-in capital—French frcs. 50,000,000—carried at	$ 9,647,667 19
10. Reserve fund—Statutory Reserve (Article 109 of the Charter)	1,899,889 84
11. General Contingency Reserve—Provident Fund (Article 109 of the Charter)	900,000 00
12. Balance of Profit and Loss Account	776,961 80
Total	$13,224,518 83
Total Liabilities	$45,270,044 04

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 1,593,430 91	
(b) Collateral loans	1,050 69	
(c) Bonds and debentures	238,340 15	
(d) Bank deposits	37,112 71	
		$ 1,869,934 46
2. Profit on sale of securities and real estate		290,676 08
3. Net rents from real estate held for sale		53,768 41
Total		$ 2,214,378 95

Expenditure

4. Interest incurred during year on:		
Debentures and debenture stock		$ 623,383 73
5. Loss on redemption of our Debentures		97 50
6. License fees and taxes other than taxes on real estate:		
(a) Dominion (Suspense re Income Tax)	$ 160,000 00	
(b) Provincial	425 13	
(c) Municipal	4,580 44	
(d) French Government Taxes	36,282 90	
		201,288 47
7. Commission on loans		32,298 93
8. Amount transferred to Investment Reserves		350,000 00
9. Amount transferred to Difference in Exchange		150,000 00

CREDIT FONCIER FRANCO-CANADIEN—Continued

10. All other expenses incurred:		
(a) Salaries and Pensions	$ 280,570 33	
(b) Directors' fees	5,717 59	
(c) Auditors' and Censors' fees	13,500 00	
(d) Legal fees	7,302 65	
(e) Rents	4,343 80	
(f) Travelling expenses—Inspections	22,320 76	
(g) Printing and stationery	8,460 83	
(h) Advertising	7,448 71	
(i) Postage, telegrams, telephones and express	8,396 64	
(j) Maintenance of Office Premises (incl. Taxes)	8,199 71	
(k) Miscellaneous	55,371 62	
		$ 421,632 64
11. Net profit transferred to Profit and Loss Account		435,677 68
Total		$ 2,214,378 95

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 763,354 15
2. Amount transferred from Revenue Account	435,677 68
Total	$ 1,199,031 83
3. Dividends to shareholders declared during year	$ 359,200 00
4. Distribution to the Directors	20,664 20
5. Distribution to the Founders	20,664 20
6. Amount transferred to Reserve Fund	21,541 63
7. Balance of account at 31st December, 1945	776,961 80
Total	$ 1,199,031 83

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 4.6296%; (b) Debentures payable elsewhere, 4.4474%.
Current rate paid—(a) Debentures payable in Canada, 3½% and 5 %; (b) Debentures payable elsewhere, 3.98% and 4.52%.

2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.6847%; (b) Collateral Loans, 3.0219%; (c) Bonds and debentures, 2.5290%.

3. Loans written off, $221,109.36.

4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) May 21st, 1945; (b) June 1st, 1945; (c) 3.7232%.

5. Date appointed for the Annual Meeting—Not yet fixed.
Date of last Annual Meeting—May 21st, 1945.

6. Amount of interest permanently capitalized during the year *Dr. $ 25,402 61*

7. Amount of Company's on Debentures and interest thereon, *due*, and unpaid 4,639,272 45

CONSTATING INSTRUMENTS

PROVINCE OF QUEBEC:

43-44 V., c. 60—An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company.

Amendments:

45 V., c. 84—Amends 43-44 Vic., c. 60.

47 V., c. 62—Schedule A to the Act contains the revised constitution and laws of the Company.

63 V., c. 74—An Act to amend the Charter of the Credit Foncier Franco-Canadien.

CREDIT FONCIER FRANCO-CANADIEN—Continued

7 Ed. VII, c. 99—Ditto.
8 Geo. VI, c. 82—Ditto.

PROVINCE OF ONTARIO:

44 V., c. 51—Empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

DOMINION OF CANADA:

44 V., c. 58—Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41, S. 20.)

46 V., c. 85—Assimilates the powers of the Company to those of other Loan Companies.

11-12 Geo. V., c. 80—Amendment.

55-56 V., c. 29—(D. Criminal Code, 1892) by sec. 205 (6d) exempts the Company from the general law prohibiting lotteries.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Paid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Quebec........(a)	125,258 90	39 19	1,811 33	597 69	127,707 11	....
Quebec ....(b)	13,022,592 65	45,106 41	66,072 75	71,341 95	13,205,113 76	1,013 54
Ontario.......(a)	13,537 89	....	38	184 46	13,722 73	....
Ontario.......(b)	2,058,558 64	7,060 74	7,833 75	9,442 33	2,082,895 46	2,884 40
Manitoba.....(a)	77,521 80	150 16	381 39	451 82	78,505 17	....
Manitoba.....(b)	5,313,522 11	11,883 79	46,654 99	26,821 10	5,398,881 99	....
British Columbia (a)	606 08	1 00	15 15	2 49	624 72	....
" " (b)	2,791,960 69	45,184 16	23,796 50	14,016 31	2,874,957 66	....
Alberta.......(a)	1,007,695 84	150,986 78	99,349 90	4,615 02	1,262,647 54	34,756 81
Alberta.......(b)	444,072 64	11,776 68	4,724 38	1,585 24	462,158 94	3,116 26
Saskatchewan. (a)	2,253,944 14	19,676 96	156,478 79	17,582 15	2,447,682 04	53,855 27
Saskatchewan. (b)	482,978 19	13,878 33	4,995 66	2,214 87	504,067 05	521 12
Total (a)....	3,478,564 65	170,854 09	258,036 94	23,433 63	3,930,889 31	88,612 08
Total (b)....	24,113,684 92	134,890 11	154,078 03	125,421 80	24,528,074 86	7,535 32
Grand Total.....	27,592,249 57	305,744 20	412,114 97	148,855 43	28,458,964 17	96,147 40

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
First Vice-President—JOHN R. PHIN Second Vice-President—J. M. PURCELL
Manager and Secretary-Treasurer—H. L. BENALLICK

DIRECTORS

J. R. HOWITT, K.C.
JOHN R. PHIN
J. M. PURCELL
JOHN ARMSTRONG
G. ALEX FORBES
DR. H. O. HOWITT
R. FORBES AULD
W. P. GAMBLE

Auditors—J. F. SCULLY, C.A.; N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	965,200 00
Amount paid in cash	965,200 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises			$ 25,963 11
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 53,531 50	
(b) Held under power of sale, etc.		1,651 10	
			55,182 60
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,297,522 84	
Agreements for sale		193,613 98	
Interest due		5,121 34	
Interest accrued		25,042 09	
			3,521,300 25
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $4,200.00 of the Company's own stock upon which $4,200.00 has been paid.)			
Principal		$ 12,314 87	
Interest due		62 52	
Interest accrued		174 13	
			12,551 52
5. Book value of bonds and debentures:			
(a) Dominion Government	$ 1,771,937 81		
Interest accrued	12,857 84		
		$ 1,784,795 65	
(b) Provincial	$ 150,342 91		
Interest accrued	2,507 24		
		152,850 15	
(c) Canadian municipalities	$ 34,260 43		
Interest due	359 82		
Interest accrued	255 88		
		34,876 13	
(d) All other bonds	$ 33,548 82		
Interest accrued	769 65		
		34,318 47	
			2,006,840 40
6. Book value of stocks		$ 258,000 00	
Accrued dividends thereon		6,450 00	
			264,450 00
7. Cash on hand			39,076 86
8. Cash on deposit with chartered banks in Canada			129,097 44
9. All other assets			15,304 83
Total Assets			$ 6,069,767 01

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures:		
Payable in Canada	$ 2,528,906 65	
Interest due and accrued	40,587 84	
		$ 2,569,494 49
2. Amount of money deposited with the corporation, including interest accrued thereon to December 31, 1945		1,929,251 25
3. Reserved for Government Taxes		21,171 44
4. Dividends to shareholders declared and unpaid		24,130 00
5. All other liabilities		9,886 05
Total		$ 4,553,933 23

To Shareholders

6. Paid-in capital	$ 965,200 00
7. Reserve fund	519,435 00
8. Balance at credit of Profit and Loss Account	31,198 78
Total	$ 1,515,833 78
Total Liabilities	$ 6,069,767 01

REVENUE ACCOUNT

Income

1. Rents earned		$ 6,735 17
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 203,170 10	
(b) Collateral loans	694 64	
(c) Bonds and debentures	59,362 30	
(d) Dividends on stocks	12,900 00	
(e) Bank deposits	36 70	
		276,163 74
3. Profit on exchange		1,812 34
Total		$ 284,711 25

Expenditure

4. Interest incurred during the year on:		
(a) Debentures	$ 84,956 24	
(b) Deposits	32,567 32	
		$ 117,523 56
5. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 27,771 59	
(b) Provincial	275 50	
(c) Municipal	693 44	
(d) Amount set aside to pay Government taxes	8,000 00	
		36,740 53
6. Commission on loans and on debentures		2,718 03
7. Amount transferred to Investment Reserves		30,000 00
8. Transferred to Reserve for Depreciation on Office Premises		2,116 05
9. All other expenses incurred:		
(a) Salaries	$ 24,849 80	
(b) Directors' fees	3,926 10	
(c) Auditors' fees	1,400 00	

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

(d) Legal fees	$ 120 01	
(e) Travelling expenses and commissions on collections	5,081 13	
(f) Printing and stationery	3,237 25	
(g) Advertising	1,053 69	
(h) Postage, telegrams, telephones and express	1,030 27	
(i) Maintenance of Office Premises	2,264 61	
(j) Miscellaneous	4,213 30	
		$ 47,176 16
10. Net profit transferred to Profit and Loss Account		48,436 92
Total		$ 284,711 25

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 31,021 86
2. Amount transferred from Revenue Account	48,436 92
Total	$ 79,458 78
3. Dividends to shareholders declared during year	$ 48,260 00
4. Balance at credit of account at 31st December, 1945	31,198 78
Total	$ 79,458 78

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.3695%; (b) Deposits, 1.7962%.
   Current rate paid—(a) 2½% for 2 years, 3% for 3 and 5 years; (b) 2% for the year.
2. Average rate of interest per annum earned by the Corporation during the year on:
   - (a) Mortgages and agreements for sale of realty, 5.308%.
   - (b) Collateral Loans, 5.415%.
   - (c) Bonds and debentures, 3.705%.
   - (d) Stocks owned, 5%.
3. Loans written off, nil.
4. Fidelity Bonds on officers of the Corporation, Fidelity Blanket Bond for $100,000.00 on any one person and covering all members of staff.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) June 6th, 1945; (b) July 3rd, 1945; (c) 2½%.
   - (a) December 12th, 1945; (b) January 2nd, 1946; (c) 2½%.
6. Date appointed for the Annual Meeting—February 27th, 1946.
   Date of last Annual Meeting—February 28th, 1945.
7. Amount of interest permanently capitalized during the year .... $ 746 18

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (Consol. Statutes U.C., chapter 53), by declaration filed with the Clerk of the Peace for the County of Wellington, January 19th, 1876.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) farm (b) urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	61,763 24	22 70	422 67	1,215 06	63,423 67	....
Ontario (b)	3,443,346 74	1,815 77	1,397 56	23,827 03	3,470,387 10	....
Manitoba (a)	4,524 47	24 92	....	....	4,549 39	....
Manitoba (b)	....	....	....	....	....	....
Saskatchewan (a)	150,852 57	2,016 29	1,933 09	....	154,801 95	....
Saskatchewan (b)	22,879 16	....	....	....	22,879 16	....
Alberta (a)	107,312 11	578 85	1,368 02	....	109,258 98	....
Alberta (b)	....	....	....	....	....	....
Total (a)	324,452 39	2,642 76	3,723 78	1,215 06	332,033 99	....
Total (b)	3,466,225 90	1,815 77	1,397 56	23,827 03	3,493,266 26	....
Grand Total	3,790,678 29	4,458 53	5,121 34	25,042 09	3,825,300 25	....

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
President—M. AYLSWORTH Vice-President—R. H. CRONYN
General Manager—M. AYLSWORTH. Secretary—D. MCEACHERN. Treasurer—C. J. CLARKE.

DIRECTORS

M. AYLSWORTH
COL. IBBOTSON LEONARD, D.S.O.
R. H. CRONYN
C. J. CLARKE
F. P. DAWSON, K.C.
J. W. HOBBS
J. E. MCCONNELL
J. J. MCHALE
E. A. WILSON

Auditors—J. V. MAPP, F.C.A., AND KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp, Chartered Accountants.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $100.00 each)		$10,000,000 00
Amount subscribed		9,000,000 00
Amount paid in cash:		
On $4,000,000.00 stock fully called	$ 4,000,000 00	
On $5,000,000.00 stock 20% called	1,000,000 00	
		5,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises			$ 1,761,000 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			296,021 85
3. Amount secured by mortgages on real estate including:			
First mortgages		$15,670,438 07	
Agreements for sale		4,309,701 04	
Interest accrued		47,751 57	
			20,027,890 68
(See Schedule B)			
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$16,335,837 45		
Interest accrued	109,804 85		
		$16,445,642 30	
(b) Provincial and Provincial Guaranteed	$ 1,602,966 97		
Interest accrued	13,751 57		
		1,616,718 54	
(c) Canadian municipalities, school districts and rural telephone companies	$ 230,877 88		
		230,877 88	
(d) All other bonds	$ 678,772 27		
Interest accrued	5,408 04		
		684,180 31	
			18,977,419 03
5. Book value of stocks			3,401,663 81
6. Cash on hand			150,211 34
7. Cash on deposit with chartered banks in Canada, $1,408,090.15; elsewhere, $10,879.20			1,418,969 35
Total Assets			$46,033,176 06

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$20,958,394 83		
Interest due and accrued	213,715 60		
		$21,172,110 43	
(b) Payable elsewhere than in Canada	$ 10,599 60		
Interest due and accrued	53 25		
		10,652 85	
			$21,182,763 28
2. Amount of money deposited with the corporation		$17,741,486 78	
Interest accrued thereon		27,596 42	
			17,769,083 20
3. Taxes other than taxes on real estate			38,000 00
4. Dividends to shareholders declared and unpaid			50,000 00
5. Investment reserves—Provision for Staff Pension Fund			11,796 00
6. Reserve for Re-establishment of Staff in Armed Services			20,000 00
Total			$39,071,642 48

To Shareholders

7. Paid-in capital	$ 5,000,000 00
8. Reserve fund	1,850,000 00
9. Balance of Profit and Loss Account	111,533 58
Total	$ 6,961,533 58
Total Liabilities	$46,033,176 06

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 70,634 66
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 1,122,998 23	
(b) Bonds and debentures	615,889 50	
(c) Dividends on stocks	158,669 17	
(d) Bank deposits	374 58	
		1,897,931 48
3. Profit on sale of securities and real estate		218,990 49
4. Income from real estate on hand		61,017 73
5. Agency fees and commissions earned		15,103 65
6. All other revenue for the year		5,973 96
7. Revenue re People's Loan and Savings Corporation		6,188 46
Total		$ 2,275,840 43

Expenditure

8. Interest incurred during year on:		
(a) Debentures and debenture stock	$ 691,925 28	
(b) Deposits	275,334 58	
(c) Other borrowed money	19,757 11	
		$ 987,016 97
9. Amount by which ledger values of assets were written down		80,023 06
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 14,644 51	
(b) Provincial	426 70	
(c) Municipal	11,383 46	
		26,454 67
11. Commission on loans and on sale of real estate		10,990 99
12. Amount transferred to Investment Reserves		413,000 00

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

13. All other expenses incurred:		
(a) Salaries	$ 285,492 89	
(b) Directors' fees	11,626 35	
(c) Auditors' fees	13,705 54	
(d) Legal fees	2,160 85	
(e) Rents	68,697 65	
(f) Travelling expenses	7,852 02	
(g) Printing and stationery	10,196 15	
(h) Advertising	10,695 64	
(i) Postage, telegrams, telephones and express	10,525 84	
(j) Commission on sale of Debentures	12,403 63	
(k) Miscellaneous	75,487 10	
		$ 508,843 66
14. Net profit transferred to Profit and Loss Account		249,511 08
Total		$ 2,275,840 43

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 312,022 50
2. Amount transferred from Revenue Account	249,511 08
3. Amount transferred from Investment Reserve	100,000 00
Total	$ 661,533 58
4. Dividends to shareholders declared during year	$ 200,000 00
5. Amount transferred to Reserve Fund	350,000 00
6. Balance of account at 31st December, 1945	111,533 58
Total	$ 661,533 58

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average Rate for Year—(a) Debentures payable in Canada, 3.2371%; (b) Debentures payable elsewhere, 3.6634%; (c) Deposits, 1.6324%.
   Current rate paid—(a) 1, 2 and 3 years, 2½%—4 and 5 years, 2¾%; (b) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5.3224%.
   (b) Bonds and debentures, 3.295%.
   (c) Stocks owned, 4.8861%.
3. Loans written off, $299,542.15.
4. Fidelity Bond on officers of the Corporation covers entire staff up to $100,000.00 in case of default of any individual member.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 5th, 1945; (b) April 2nd, 1945; (c) 1%.
   (a) May 15th, 1945; (b) July 3rd, 1945; (c) 1%.
   (a) August 27th, 1945; (b) October 1st, 1945; (c) 1%.
   (a) November 20th, 1945; (b) January 2nd, 1946; (c) 1%.
6. Date appointed for the Annual Meeting—February 13th, 1946.
   Date of last Annual Meeting—February 14th, 1945.
7. Amount of interest permanently capitalized during the year $ 16,722 99
8. Amount of Company's own Debentures and interest thereon, *due* and unpaid $ 305,529 14

CONSTATING INSTRUMENTS

March 15th, 1864, Declaration made and filed (March 18th, 1864) in pursuance of Chapter 53, Consolidated Statutes of Upper Canada, 1859, incorporating The Huron & Erie Savings & Loan Society under the said Act.

1865, 28 Victoria, Chapter 41, An Act of the Legislative Council and Assembly by Canada whereby the London Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1866, 29-30 Victoria, Chapter 132, An Act of the Legislative Council and Assembly of Canada whereby the Western Counties Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1875, 39 Victoria, Chapter 95, An Act changing the name of The Huron & Erie Savings & Loan Society to The Huron & Erie Loan & Savings Company.

1875, September 2nd, Declaration filed in pursuance of Chapter 53, Consolidated

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Statutes of Canada, 1859, whereby the Canadian Savings & Loan Company of London, Canada, was incorporated under the said Act.

1896, 59 Victoria, Chapter 49, Canada, An Act for defining the borrowing powers of the Company and for consolidating legislation in relation thereto.

1899, 62-63 Victoria, Chapter 115, Canada, An Act regulating the amount of the Company's liabilities to the public and as to the types of security in which it may invest.

1905, 4-5 Edward VII, Chapter 105, Canada, An Act dealing with the Company's liabilities to the public, limiting the amount from time to time to be held on deposit, and as to the extent of borrowing power.

1905, December 29th, An Order of the Lieutenant-Governor in Council, assenting to an agreement whereby the assets of The Canadian Savings & Loan Company were vested in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 110, Canada, An Act whereby The Canadian Savings & Loan Company of London, Canada, was amalgamated with and merged in The Huron & Erie Loan and Savings Company.

1906, 6 Edward VII, Chapter 130, Ontario, An Act of the Province of Ontario similar to the one above described and for the same purpose.

1913, 3-4 Geo. V, Chapter 130, Canada, An Act permitting the Company to increase the amount of its liabilities to the public.

1915, 5 Geo. V., Chapter 74, Canada, An Act changing the name of The Huron & Erie Loan & Savings Company to The Huron & Erie Mortgage Corporation, authorizing the increase of the Company's capital stock, the establishment of a pension fund, etc.

1915, 5 Geo. V., Chapter 86, Ontario, An Act for the same purpose as the Dominion Act last above recited.

1922, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of the Dominion Savings & Investment Society were vested in The Huron & Erie Mortgage Corporation.

1926, October 13th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of The Hamilton Provident & Loan Corporation were vested in The Huron & Erie Mortgage Corporation.

1927, May 31st, An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement whereby the assets of The Southern Loan & Savings Company were vested in The Huron & Erie Mortgage Corporation.

1929, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement respecting the sale of the assets of The London Loan & Savings Company to The Huron & Erie Mortgage Corporation.

1931, January, 17th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement, dated November 18th, 1930, whereby the assets of The People's Loan & Savings Corporation were vested in The Huron & Erie Mortgage Corporation.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario......(a)	1,825,120 50	1.010 11	3,925 62	47,545 63	1,877,601 86	6,411 79
Ontario......(b)	9,148,254 20	14,501 10	24,976 80	101,600 16	9,289,332 26	61,745 72
Manitoba....(a)	927,677 17	8,831 97	1,111 48	17,895 31	955,515 93	6,756 00
Manitoba....(b)	197,078 85	6,048 64	88 87	4,855 20	208.071 45	Nil
Saskatchewan (a)	5,503,300 89	149,749 00	cr. 65,580 45	221,787 11	5,809,256 55	227,863 64
Saskatchewan (b)	70,795 29	3,372·16	cr. 9 42	1,593 92	75,751 95	230 73
Alberta......(a)	1,438,863 97	44,483 05	66,684 58	46,138 99	1,596,170 59	20,172 72
Alberta......(b)	64,819 09	4,865 06	1,155 38	1,163 12	72,002 65	536 00
British Columbia (a)	Nil	Nil	Nil	Nil	Nil	Nil
" " (b)	804,229 15	1,370 52	843 50	12,198 34	818,641 51	Nil
Total (a)...	9,694,962 53	204,074 13	6,141 23	333,367 04	10,238,544 93	261,204 15
Total (b)...	10,285,176 58	30,157 48	27,055 13	121,410 74	10,463,799 93	62,512 45
Grand Total....	19,980,139 11	234,231 61	33,196 36	454,777 78	20,702,344 86	323,716 60

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—CHESTER H. BELTON
Vice-President—ALBERT J. JOHNSTON
Manager—G. C. NORSWORTHY
Secretary-Treasurer—S. A. HYDE

DIRECTORS

CHESTER H. BELTON
ALBERT J. JOHNSTON
WILLIAM GUTHRIE
ERLE F. JOHNSTON
W. H. KENNY
J. A. SMITH
HARRY WILSON
H. M. TAYLOR

Auditors—W. D. GLENDINNING, F.C.A., AND W. F. MCLENNAN, C.A., of Glendinning, Jarrett, Gray and Roberts.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises			$ 15,840 00
2. Book value of real estate:			
Freehold land (including buildings)			6,272 92
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,932,762 12	
Agreements for sale		535,718 21	
Interest due		7,475 51	
			2,475,955 84
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $28,100.00 of the Company's own stock upon which $28,100.00 has been paid.)			
Principal		$ 49,292 95	
Interest due		300 69	
Interest accrued		669 00	
			50,262 64
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 905,405 30		
Interest accrued	5,444 00		
		$ 910,849 30	
(b) Provincial and Provincial Guaranteed	$ 154.677 50		
Interest due	401 00		
		155,078 50	
(c) Canadian municipalities, school districts and rural telephone companies	$ 185,261 06		
Interest due	1,428 00		
		186,689 06	
(d) All other bonds	$ 261,918 10		
Interest due	3,527 00		
		265,455 10	
			1,518,061 96
6. Book value of stocks			736,619 01
7. Cash on hand			26,119 50
8. Cash on deposit with chartered banks in Canada			225,839 92
9. All other assets			2,880 07
Total Assets			$ 5,057,851 86

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,876,401 45	
Interest due and accrued	26,806 76	$ 1,903,208 21
2. Amount of money deposited with the corporation	$ 1,474,960 50	
Interest accrued thereon	6,700 00	1,481,660 50
3. Taxes other than taxes on real estate		14,240 28
4. Dividends to shareholders declared and unpaid		23,692 50
5. All other liabilities		1,000 00
Total		$ 3,423,801 49

To Shareholders

6. Paid-in capital	$ 789,750 00
7. Reserve fund	730,000 00
8. Balance of Profit and Loss Account	114,300 37
Total	$ 1,634,050 37
Total Liabilities	$ 5,057,851 86

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 157,505 16	
(b) Collateral loans	3,669 73	
(c) Bonds and debentures	41,639 46	
(d) Dividends on stocks	30,655 82	$ 233,470 17
2. Profit on sale of securities and real estate		13,333 23
3. Agency fees and commissions earned		112 90
4. All other revenue for the year		1,479 21
Total		$ 248,395 51

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 65,890 86	
(b) Deposits	24,229 51	
(c) Other borrowed money	371 16	$ 90,491 53
6. License fees and taxes other than tax on real estate:		
Dominion		40,000 00
7. Commission on loans and on sale of real estate		925 97
8. All other expenses incurred:		
(a) Salaries	$ 20,140 46	
(b) Directors' fees	3,740 00	
(c) Auditors' fees	3,019 64	
(d) Legal fees	416 64	
(e) Registration Fees	397 57	

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

(f) Travelling expenses	$ 1,924 95	
(g) Printing and stationery	1,119 51	
(h) Advertising	824 22	
(i) Postage, telegrams, telephones and express	761 03	
(j) Commission on sale of Debentures	125 23	
(k) Maintenance of Office Premises	1,730 36	
(l) Miscellaneous	7,307 45	
	$ 41,507 06	
Less share Lambton Trust Co. Ltd.	2,450 00	
		$ 39,057 06
9. Net profit transferred to Profit and Loss Account		77,920 95
Total		$ 248,395 51

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 103,764 42
2. Amount transferred from Revenue Account	77,920 95
Total	$ 181,685 37
3. Dividends to shareholders declared during year	$ 47,385 00
4. Amount transferred to Reserve Fund	20,000 00
5. Balance of account at 31st December, 1945	114,300 37
Total	$ 181,685 37

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.63%; (b) Deposits, 1.67%.
   Current rate paid—(a) 2¾% on 1 or 2 year Debentures; (b) 3% on 3 or 4 year Debentures; (c) 3¼% on 5 year Debentures.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 6.07%.
   (b) Collateral Loans, 7.05%.
   (c) Bonds and debentures, 3.06%.
   (d) Stocks owned, 4.17%.
3. Loans written off, $501.48.
4. Fidelity Bonds on officers of the Corporation, $50,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 13th, 1944; (b) January 2nd, 1945; (c) 3%.
   (a) May 16th, 1945; (b) July 2nd, 1945; (c) 3%.
6. Date appointed for the Annual Meeting—February 6th, 1946.
   Date of last Annual Meeting—February 7th, 1945.
7. Amount of Company's own Debentures and interest thereon, *due* and unpaid $ 50,498 14

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 9 Vict., c. 90 (Province of Canada), by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was reorganized as "The Lampton Permanent Building and Investment Society" under the said Act and other Acts, all of which became consolidated as Chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act. R.S.O. 1937, c. 257.

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario..............(a)	1,460,495 12	185 04	6,207 53	....	1,466,887 69	3,986 11
(b)	1,111,458 04	1,183 28	1,267 98	....	1,113,909 30	185 14
Grand Total...........	2,571,953 16	1,368 32	7,475 51	....	2,580,796 99	4,171 25

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario

OFFICERS

President—S. RODERICK CALDWELL
Vice-President—WALTER J. HELM
Manager—WALTER J. HELM

DIRECTORS

SAMUEL RODERICK CALDWELL
WALTER JOHN HELM
WILLIAM E. HENDERSON
CECIL G. MERCER
JOHN M. ROSEVEAR

Auditors—NORMAN S. CHOATE; WILLIAM N. MOORE

CAPITAL

Amount of Capital Stock authorized (36,000 shares of $10.00 each)	$ 360,000 00
Amount subscribed	360,000 00
Amount paid in cash	360,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises		$ 1,000 00
2. Amount secured by mortgages on real estate including:		
First mortgages	$ 2,322,476 42	
Agreements for sale	80,379 31	
		2,402,855 73
(*See Schedule B*)		
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $4,440.00 of the Company's own stock upon which $4,440.00 has been paid.)		
Principal		3,850 00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 684,637 50	
(b) Provincial and Provincial Guaranteed	160,706 36	
(c) Canadian municipalities, school districts and rural telephone companies	16,932 20	
(d) All other bonds	38,113 96	
		900,390 02
5. Book value of stocks		63,091 93
6. Ninth Victory Loan Subscribers' Account		5,499 00
7. Cash on hand		3,100 47
8. Cash on deposit with chartered banks in Canada		126,474 69
Total Assets		$ 3,506,261 84

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,843,811 72	
Interest due and accrued	21,615 55	
		$ 1,865,427 27
2. Amount of money deposited with the corporation	$ 580,847 59	
Interest accrued thereon	1,000 00	
		581,847 59
3. Taxes other than taxes on real estate		95,000 00
4. Dividends to shareholders declared and unpaid		14,400 00
Total		$ 2,556,674 86

MIDLAND LOAN AND SAVINGS COMPANY—*Continued*

To Shareholders

5. Paid-in capital		$ 360,000 00
6. Reserve fund		460,000 00
7. General Contingency Reserve		20,000 00
8. Balance of Profit and Loss Account		109,586 98
Total		$ 949,586 98
Total Liabilities		$ 3,506,261 84

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 157,264 70	
(b) Collateral loans	225 49	
(c) Bonds and debentures	27,008 91	
(d) Dividends on stocks	3,900 00	
(e) Bank deposits	598 60	
		$ 188,997 70
2. All other revenue for the year		2,203 95
Total		$ 191,201 65

Expenditure

3. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 61,195 75	
(b) Deposits	10,081 70	
		$ 71,277 45
4. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 24,957 63	
(b) Provincial	200 00	
		25,157 63
5. Commission on loans and on sale of real estate		2,966 95
6. All other expenses incurred:		
(a) Salaries	$ 17,874 48	
(b) Directors' fees	1,735 00	
(c) Auditors' fees	1,360 00	
(d) Legal fees	78 25	
(e) Inspection account	462 70	
(f) Travelling expenses	32 50	
(g) Printing and stationery	716 93	
(h) Advertising	23 77	
(i) Postage, telegrams, telephones and express	828 27	
(j) Maintenance of Office Premises	384 00	
(k) Miscellaneous	1,086 55	
		24,582 45
7. Net profit transferred to Profit and Loss Account		67,217 17
Total		$ 191,201 65

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 71,169 81
2. Amount transferred from Revenue Account	67,217 17
Total	$ 138,386 98
3. Dividends to shareholders declared during year	$ 28,800 00
4. Balance of account at 31st December, 1945	109,586 98
Total	$ 138,386 98

MIDLAND LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.32; (b) Debentures payable elsewhere, Nil; (c) Deposits, 2%.
   Current rate paid—(a) Debentures payable in Canada, 2¾% and 3%; (b) Debentures payable elsewhere, Nil; (c) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.57%; (b) Collateral Loans, 5.50%; (c) Bonds and debentures, 3.31%; (d) Stocks owned, 5.01%.
3. Loans written off, $78.61.
4. Fidelity Bonds on officers of the Corporation, $15,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) May 18th, 1945; (b) July 3rd, 1945; (c) 4%.
   (a) November 17th, 1945; (b) January 2nd, 1946; (c) 4%.
6. Date appointed for the Annual Meeting—February 5th, 1946.
   Date of last Annual Meeting—February 6th, 1945.
7. Amount of Company's own Debentures and interest thereon, *due* and unpaid .... $ 29,951 95

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid.), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to The Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.
Ontario .... (a)	166,867 49	166,867 49	152 60
Ontario .... (b)	2,375,888 05	2,375,888 05	1,108 82
Total (a)	166,867 49	166,867 49	152 60
Total (b)	2,375,888 05	2,375,888 05	1,108 82
Grand Total	2,542,755 54	2,542,755 54	1,261 42

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario

OFFICERS

President—ARCHIBALD MCPHERSON Vice-President—THOMAS H. MAIN
Manager and Secretary-Treasurer—THOMAS H. MAIN

DIRECTORS

ARCHIBALD MCPHERSON	O. ROY MOORE
THOMAS H. MAIN	JAMES B. ORR
JOHN MCCLARY GUNN	J. EDGAR JEFFERY

Auditors—A. G. CALDER, F.C.A.; R. C. COWLE, C.A.

CAPITAL

Amount of Capital Stock authorized (84,000 shares of $50.00 each)	$ 4,200,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises			$ 90,000 00
2. Book value of real estate:			
(a) Freehold land (including buildings)		$ 22,545 69	
(b) Held under power of sale, etc.		11,708 30	
			34,253 99
3. Amount secured by mortgages on real estate including:			
First mortgages		$11,287,983 20	
Agreements for sale		135,864 46	
			11,423,847 66
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 84,813 43	
			84,813 43
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion	$ 6,515,824 97		
Interest accrued	52,063 79		
		$ 6,567,888 76	
(b) Provincial and Provincial Guaranteed	$ 606,663 79		
Interest accrued	5,821 37		
		612,485 16	
(c) Canadian municipalities, school districts	$ 114,795 36		
Interest accrued	2,134 79		
		116,930 15	
(d) All other bonds	$ 352,800 00		
Interest accrued	1,323 00		
		354,123 00	
			7,651,427 07
6. Cash on hand			52,985 75
7. Cash on deposit with chartered banks in Canada, 410,376.81; elsewhere, $77,141.47			487,518 28
Total Assets			$19,824,846 18

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
Payable in Canada	$10,328,919 99	
Interest due and accrued	104,911 88	
		$10,433,831 87
2. Amount of money deposited with the corporation		4,714,615 01
3. Provision for balance Dominion Income Tax for 1945		75,000 00
4. Dividends to shareholders declared, but not due and payable until 2nd January, 1946		50,000 00
5. All other liabilities		35,294 01
Total		$15,308,740 89

To Shareholders

6. Paid-in capital	$ 2,000,000 00
7. Reserve fund	2,400,000 00
8. Balance of Profit and Loss Account	116,105 29
Total	$ 4,516,105 29
Total Liabilities	$19,824,846 18

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 4,354 41
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 628,870 16	
(b) Collateral loans	1,823 86	
(c) Bonds and debentures	277,260 47	
(d) Other interest earned	160 59	
		908,115 08
3. Profit on sale of securities and real estate		26,786 01
4. Agency fees and commissions earned		2,662 79
5. All other revenue for the year		24,889 78
Total		$ 966,808 07

Expenditure

6. Interest incurred during the year on:		
(a) Debentures	$ 337,609 73	
(b) Deposits	81,285 11	
(c) Other borrowed money—Bank Accounts	2,528 99	
		$ 421,423 83
7. Loss on sale of real estate		17,350 18
8. Amount by which ledger values of assets were written down		9,827 37
9. License fees and taxes other than taxes on real estate:		
(a) Provision for Dominion Income Tax for 1945 ($70,000.00 of this amount was paid in 1945)	$ 145,000 00	
(b) Provincial	331 70	
(c) Municipal	2,506 36	
		147,838 06
10. Commission on loans		20,331 60
11. All other expenses incurred:		
(a) Salaries	$ 66,850 06	
(b) Directors' fees	7,250 00	
(c) Auditors' fees	3,500 00	
(d) Legal fees	516 65	
(e) Rents	9,000 00	
(f) Travelling expenses	4,694 14	
(g) Printing and stationery	2,664 76	
(h) Advertising	2,610 11	
(i) Postage, telegrams, telephones and express	3,399 32	

THE ONTARIO LOAN AND DEBENTURE COMPANY—*Continued*

(j) Commission on sale of Debentures	$ 399 10	
(k) Miscellaneous	23,242 56	$ 124,126 70
12. Net profit transferred to Profit and Loss Account		225,910 33
Total		$ 966,808 07

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 115,194 96
2. Amount transferred from Revenue Account	225,910 33
Total	$ 341,105 29
3. Dividends to shareholders declared during year	$ 200,000 00
4. Written off Office Premises	10,000 00
5. Benefit Fund for Employees	15,000 00
6. Balance of account at 31st December, 1945	116,105 29
Total	$ 341,105 29

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation
Average rate for year—(a) Debentures payable in Canada, 3.3626; 3% for 5-year term; (b) Debentures payable elsewhere, Nil; (c) Debenture stock, Nil; (d) Deposits, 1.8058, 2% minimum monthly.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.26%; (b) Collateral Loans, 3.2569%; (c) Bonds and debentures, 3.507%; (d) Stocks owned, Nil.
3. Loans written off, $9,827.37.
4. Fidelity Bonds on officers of the Corporation, $50,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) February 27th, 1945, May 29th, 1945, August 28th, 1945, November 27th, 1945; (b) April 2nd, 1945, July 3rd, 1945. October 1st, 1945, January 2nd, 1946; (c) 2½% quarterly.
6. Date appointed for the Annual Meeting—February 13th, 1946.
Date of last Annual Meeting—February 14th, 1945.
7. Amount of interest permanently capitalized during the year $ 620 24
8. Amount of Company's own Debentures, *due* and unpaid 65,606 79

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consolidated Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by The Ontario Loan and Debenture Company, taking in by amalgamation the Agricultural Savings and Loan Company under Order-in-Council dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1937, chapter 257.

By Order-in-Council of Ontario, dated 12th March, 1930, 20,000 shares twenty per cent. called and paid were converted into 4,000 shares fully paid, the authorized capital thereby being reduced from 100,000 to 84,000 shares.

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Accrued and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario..........(a)	10,635,767 37	679 84	Nil	49,632 62	10,686,079 83	6,218 20
Ontario..........(b)	249,254 64	10 60	"	5,817 27	255,082 51	584 71
Manitoba........(a)	78,881 00	102 18	"	1,086 81	80,069 99	47 65
Manitoba........(b)	79,972 26	291 78	"	1,447 97	81,712 01	2,695 58
Saskatchewan....(a)	72,256 48	811 72	"	607 52	73,675 72	1,481 06
Saskatchewan....(b)	345,768 32	3,637 15	"	4,179 89	353,585 36	32,181 09
Alberta..........(a)	202,039 70	2.260 90	"	1,524 63	205,825 23	1,433 63
British Columbia.(a)	712,700 08	51 20	"	3,703 29	716,454 57	873 48
Total (a).......	11,701,644 63	3,905 84	"	56,554 87	11,762,105 34	10,054 02
Total (b).......	674,995 22	3,939 53	"	11,445 13	690,379 88	35,461 38
Grand Total........	12,376,639 85	7,845 37	"	68,000 00	12,452,485 22	45,515 40

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

Officers

President—Gerard B. Strathy, K.C. Manager and Treasurer—Philip Simmonds
Vice-President—George D. Kirkpatrick Secretary—Chas. J. Pettit

Directors

Gerard B. Strathy, K.C.
George D. Kirkpatrick
Hon. George S. Henry
Arthur F. White
E. Vaughan Chambers
Gerald Y. Ormsby, C.A.
Walter B. Cowan, K.C.

Auditors—H. D. Lockhart Gordon, F.C.A.; J. Frank Hoskin, C.A.

Capital

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed (19,730 shares)	986,500 00
Amount paid in cash	986,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises		$ 45,000 00
2. Amount secured by mortgages on real estate including: First mortgages		3,416,164 84
(*See Schedule B*)		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 600,000 00	
(b) Provincial and Provincial Guaranteed	195,501 43	
(c) Canadian municipalities, school districts and rural telephone companies	82,041 03	
(d) All other bonds	103,055 52	
		980,597 98
4. Book value of stocks		190,292 59
5. Cash on hand		4,259 10
6. Cash on deposit with chartered banks in Canada, $62,271.95; elsewhere, $1,589.24		63,861 19
Total Assets		$ 4,700,175 70

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 1,112,785 77		
Interest due and accrued	15,954 95		
		$ 1,128,740 72	
(b) Payable elsewhere than in Canada	$ 1,018,398 69		
Interest due and accrued	5,358 60		
		1,023,757 29	
			$ 2,152,498 01
2. Amount of money deposited with the corporation			190,350 60
3. Taxes other than taxes on real estate—Reserve for Taxes and Contingencies			54,097 94
4. Dividends to shareholders declared and unpaid, payable January 2nd, 1946			24,662 50
Total			$ 2,421,609 05

TORONTO MORTGAGE COMPANY—Continued

To Shareholders

5. Paid-in capital	$ 986,500 00
6. Reserve fund	1,165,002 00
7. Balance of Profit and Loss Account	127,064 65
Total	$ 2,278,566 65
Total Liabilities	$ 4,700,175 70

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 3,489 06
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 207,859 61	
(b) Bonds and debentures	36,084 80	
(c) Dividends on stocks	16,492 03	
(d) Bank deposits	173 33	
(e) Other interest earned	338 71	
		260,948 48
Total		$ 264,437 54

Expenditure

3. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 68,867 80	
(b) Deposits	2,867 73	
		$ 71,735 53
4. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 56,424 49	
(b) Provincial	200 00	
(c) Municipal	375 51	
		57,000 00
5. All other expenses incurred:		
(a) Salaries	$ 15,687 91	
(b) Directors' fees	4,733 33	
(c) Auditors' fees	1,200 00	
(d) General office expenses	3,420 43	
(e) Rents	1,272 00	
(f) Commission on sale of Debentures	2,867 70	
(g) Miscellaneous	3,525 55	
		32,706 92
6. Net profit transferred to Profit and Loss Account		102,995 09
Total		$ 264,437 54

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 122,719 56
2. Amount transferred from Revenue Account	102,995 09
Total	$ 225,714 65
3. Dividends to shareholders declared during year	$ 98,650 00
4. Balance of account at 31st December, 1945	127,064 65
Total	$ 225,714 65

TORONTO MORTGAGE COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:

   Average rate for year—(a) Debentures payable in Canada, 3.45; (b) Debentures payable elsewhere, 3.16; (c) Deposits, 1.80.

   Current rate paid—(a) Debentures payable in Canada, Nil; (b) Debentures payable elsewhere, 3.156; (c) Deposits, Nil.

2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.79%; (b) Bonds and debentures, 3.72%; (c) Stocks owned, 5.75%.
3. Fidelity Bonds on officers of the Corporation—Blanket Bond $10,000.00 all employees.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

   January 1st, April 1st, July 1st, October 1st—10%.

5. Date appointed for the Annual Meeting—February 6th, 1946.
   Date of last Annual Meeting—February 7th, 1945.
6. Amount of Company's own Debentures and interest thereon, *due* and unpaid . . . . . . $ 6,544 36

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Building and Loan Association with The Union Loan and Savings Company.

The agreement for the amalgamation of these companies under the new corporate name of The Toronto Mortgage Company was executed by both companies on the 27th September, 1899; was ratified by the shareholders of the respective companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated 15th December, 1899.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario . . . . . . (b)	3,582,234 62	Included in Principal Balance	9,647 51	3,591,882 13	Nil

II. LOAN CORPORATION

Having Terminating as well as Permanent Stock or Having Terminating Stock Only

(See Edw. VII (1904), Chapter 17, Section 6)

DETAILED REPORT OF THE CORPORATION

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario

OFFICERS

President—FRED J. OVEREND
Vice-President—M. H. GAINEY
Manager and Secretary—JOHN R. CORKERY
Treasurer—A. C. WOLFF

DIRECTORS

FRED J. OVEREND
M. H. GAINEY
A. C. WOLFF
E. A. PECK, K.C.
JOHN R. CORKERY, K.C.
DR. W. S. FITZPATRICK
DR. R. J. YOUNG
JOHN LYNCH
JAMES F. DUNN

Auditors—S. S. SHAUGHNESSY; C. D. COWLING

CAPITAL

Amount of Capital Stock authorized (5,000 shares of $200.00 each)	$ 1,000,000 00
Amount subscribed: Terminating and withdrawable	463,120 00
Amount paid in cash:	
On $449,480.00 instalment stock	205,036 86

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 151,357 85	
Interest due		2,516 17	
Interest accrued		579 18	$ 154,453 20
(*See Schedule B*)			
2. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $18,820.00 of the Company's own stock upon which $11,082.61 has been paid.)			
Principal		$ 2,175 00	
Interest due		195 76	
Interest accrued		5 91	2,376 67
3. Book value of bonds, debentures and debenture stocks:			
Government and Government Guaranteed:			
Dominion and United Kingdom	$ 85,990 00		
Interest accrued	722 50		
		$ 86,712 50	
			86,712 50
4. Cash on hand			2,456 92
5. Cash on deposit with chartered banks in Canada			8,570 21
6. All other assets			758 97
Total Assets			$ 255,328 47

Liabilities

To the Public

1. Taxes other than taxes on real estate	$ 463 82
2. Salaries, rents and other expenses due and accrued	367 50
3. Investment reserves	7,113 57
4. All other liabilities	3,068 42
Total	$ 11,013 31

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

To Shareholders

5. Paid-in capital	$ 205,036 86
6. Balance of Profit and Loss Account	39,278 30
Total	$ 244,315 16
Total Liabilities	$ 255,328 47

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 8,784 96	
(b) Collateral loans	160 97	
(c) Bonds and debentures	2,790 18	
		$ 11,736 11
2. Profit on sale of securities and real estate		585 00
3. Amount by which ledger values of assets were written up		1,058 90
4. All other revenue for the year		295 02
Total		$ 13,675 03

Expenditure

5. Interest incurred during the year on:		
(a) Interest on Suspense Account	$ 1 40	
(b) Other borrowed money	164 13	
		$ 165 53
(c) Interest on shares paid in advance		1,134 55
6. Loss on sale of securities and real estate		11 25
7. Amount by which ledger values of assets were written down		55 45
8. License fees and taxes other than taxes on real estate:		
(a) Provincial	$ 40 10	
(b) Municipal	12 19	
		52 29
9. Amount transferred to Investment Reserves		273 50
10. All other expenses incurred:		
(a) Salaries	$ 560 00	
(b) Auditors' fees	100 00	
(c) Rents	240 00	
(d) Printing and stationery	61 07	
(e) Advertising	21 38	
(f) Postage, telegrams, telephones and express	39 70	
(g) Miscellaneous	595 50	
		1,617 65
11. Net profit transferred to Profit and Loss Account		10,364 81
Total		$ 13,675 03

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 33,316 08
2. Amount transferred from Revenue Account	10,364 81
Total	$ 43,680 89
3. Dividends to shareholders declared during year	$ 4,402 59
4. Balance of account at 31st December, 1945	39,278 30
Total	$ 43,680 89

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.78%; (b) Collateral Loans, 6.00%; (c) Bonds and debentures, 3.058%.
2. Fidelity Bonds on officers of the Corporation, $2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   Shares matured on January 6th, 1945 and July 20th, 1945. Dividends paid were slightly over 5% per annum.
4. Date appointed for the Annual Meeting—February 25th, 1946.
   Date of last Annual Meeting—February 26th, 1945.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47).

April 8th, 1938—A special Act, 2 Geo. VI, Chap. 63, was passed validating and confirming all shares of terminating and withdrawable stock issued by the corporation since the 10th day of September, 1903.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (b) Urban	Principal Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario . . . . (b)	151,357 85	2,516 17	579 18	154,453 20	Nil

III. LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Manager—A. H. Cox

Vice-President—H. K. Cox   Secretary—MISS NEITA L. TOLMAN

DIRECTORS

H. C. COX   R. G. ROBERTS   A. H. COX   W. J. HASTIE   H. K. COX

Auditors—CAMPBELL, LAWLESS, PARKER AND BLACK

CAPITAL

Amount of Capital Stock authorized (14,000 shares of $100.00 each)	$ 1,400,000 00
Amount subscribed	100,000 00
Amount paid in cash	100,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Book value of real estate:		
Held under power of sale, etc.		$ 5,198 35
2. Amount secured by mortgages on real estate including:		
Agreements for sale	$ 3,676 72	
Interest accrued	21 28	
		3,698 00
(See Schedule B)		
3. Book value of stocks	$ 154,865 49	
Accrued dividends thereon	2,960 00	
		157,825 49
4. Cash on deposit with chartered banks in Canada		473 61
5. Agency funds and investments		3,531 39
6. All other assets		6,054 60
Total Assets		$ 176,781 44

Liabilities

To the Public

1. Money borrowed from banks:		
With security	$ 81,583 61	
Interest due and accrued thereon	545 38	
		$ 82,128 99
2. Agency funds and investments		3,531 39
3. All other liabilities		352 80
Total		$ 86,013 18

To Shareholders

4. Paid-in capital	$ 100,000 00
5. Debit Balance of Profit and Loss Account (Deficit)	9,231 74
Total	$ 90,768 26
Total Liabilities	$ 176,781 44

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 188 67	
(b) Dividends on stocks	3,008 30	
(c) Bank deposits	19 41	
		$ 3,216 38
2. Profit on sale of securities and real estate		1,383 74
3. Agency fees and commissions earned		5,757 77
4. All other revenue for the year—Rentals		2,550 00
Total		$ 12,907 89

Expenditure

5. Interest incurred during the year on:		
Other borrowed money		$ 4,252 11
6. License fees and taxes other than taxes on real estate:		
(a) Dominion (Unemployment Insurance)	$ 10 59	
(b) Provincial	5 00	
(c) Municipal	168 29	
		183 88
7. Amount transferred to Depreciation Reserves		520 10
8. All other expenses incurred:		
(a) Salaries	$ 2,921 37	
(b) Auditors' fees	200 00	
(c) Legal fees	191 00	
(d) Rents	630 00	
(e) Travelling expenses (automobile)	540 27	
(f) Printing and stationery	43 85	
(g) Advertising	1,257 50	
(h) Postage, telegrams, telephones and express	500 38	
(i) Loss on sale of securities	12 50	
(j) Maintenance of Office Premises (General)	737 51	
(k) Miscellaneous	1,164 19	
		8,198 57
9. Net Loss transferred to Profit and Loss Account		246 77
Total		$ 12,907 89

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year (Deficit)	$ —8,984 97
2. Amount transferred from Revenue Account (Loss)	— 246 77
Total	$ —9,231 74
3. Balance of account at 31st December, 1945 (Deficit)	$ —9,231 74
Total	$ —9,231 74

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5%; (b) Stocks owned, 3½%
2. Fidelity Bonds on officers of the Corporation, $3,000.00.
3. Date appointed for the Annual Meeting—January 16th, 1946.
Date of last Annual Meeting—January 17th, 1945.

THE PROVIDENT INVESTMENT COMPANY—Continued

CONSTATING INSTRUMENTS

November 2nd, 1893—Letters Patent incorporating The Provident Investment and Mortgage Guarantee Company of Ontario, Limited.

November 2nd, 1899—Order-in-Council changing the Company's corporate name to The Provident Investment Company.

March 3rd, 1903—Certificate of Assent reducing the Capital Stock of the Company.

January 9th, 1912—Letters Patent removing Limitation of Borrowing Powers in the case of The Provident Investment Company under the provisions of The Loan Corporations Act, Revised Statutes of Ontario, 1897, Chapter 205.

March 31st, 1925—Order-in-Council reducing the Capital Stock of the Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (b) Urban	Principal Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario........................(b)	3,433 23	....	19 28	3,452 51	....
Saskatchewan..................(b)	223 54	19 95	2 00	245 49	....
Total (b)....................	3,656 77	19 95	21 28	3,698 00	....

THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—W. J. HASTIE
Manager—G. H. THOMPSON
Vice-President—JOHN L. C. MCCARTHY
Secretary—B. V. MOORE
Chairman of the Board—HON. LEIGHTON MCCARTHY, P.C., K.C.

DIRECTORS

H. C. COX
W. J. HASTIE
S. H. LOGAN
JOHN L. C. MCCARTHY
J. A. MCLEOD
GRAHAM MORROW
A. H. COX
R. A. LAIDLAW
FRANK MCCARTHY, K.C.
G. A. MORROW
W. M. O'CONNOR
FRANK P. WOOD
HON. LEIGHTON MCCARTHY, P.C., K.C.

Auditors—S. W. EAKINS; G. B. MACDONALD

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

1. Office premises		$ 50,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 340,725 81	
(b) Leasehold land (including buildings)	40,000 00	
		380,725 81
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 53,834 84	
Second and subsequent mortgages	1,325 00	
Agreements for sale	11,466 69	
		66,626 53
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		6,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 334,725 00	
(b) Provincial and Provincial Guaranteed	24,750 00	
(c) All other bonds	75,000 00	
		434,475 00
6. Book value of stocks	$ 2,333,478 55	
Accrued dividends thereon	30,610 00	
		2,364,088 55
7. Cash on hand		723 42
8. Cash on deposit with chartered banks in Canada		134,806 50
9. All other assets		5,786 04
Total Assets		$ 3,443,231 85

Liabilities

To the Public

1. Taxes other than taxes on real estate—Reserve for Government Taxes	$ 16,000 00
2. Dividends to shareholders declared and unpaid	40,000 00
Total	$ 56,000 00

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

To Shareholders

3. Paid-in capital	$ 2,000,000 00
4. Reserve fund	1,200,000 00
5. Balance of Profit and Loss Account	187,231 85
Total	$ 3,387,231 85
Total Liabilities	$ 3,443,231 85

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 2,401 87
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 5,906 80	
(b) Collateral loans	360 00	
(c) Bonds and debentures	6,046 68	
(d) Dividends on stocks	137,748 80	
		150,062 28
3. Profit on sale of securities and real estate		48,607 38
4. Agency fees and commissions earned		1,127 48
5. Net rents earned from real estate		53,163 98
6. All other revenue for the year		629 60
Total		$ 255,992 59

Expenditure

7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 9,988 49	
(b) Provincial—Renewal of Registry	200 00	
		$ 10,188 49
8. All other expenses incurred:		
(a) Salaries	$ 21,574 99	
(b) Directors' fees	6,000 00	
(c) Auditors' fees	1,523 00	
(d) Legal fees	246 75	
(e) Travelling expenses	127 45	
(f) Printing and stationery	198 62	
(g) Postage, telegrams, telephones and express	288 21	
(h) Miscellaneous	2,197 59	
		32,156 61
9. Net profit transferred to Profit and Loss Account		213,647 49
Total		$ 255,992 59

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 133,584 36
2. Amount transferred from Revenue Account	213,647 49
Total	$ 347,231 85
3. Dividends to shareholders declared during year	$ 160,000 00
4. Balance of account at 31st December, 1945	187,231 85
Total	$ 347,231 85

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.99%; (b) Collateral Loans, 6.00%; (c) Bonds and debentures, 3.44%; (d) Stocks owned, 5.57%.
2. Fidelity Bonds on officers of the Corporation: Manager, $3,000.00; Secretary, $2,000.00; Cashier, $2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) January 17th, 1945; (b) April 2nd, 1945; (c) 2%.
   (a) June 20th, 1945; (b) July 3rd, 1945; (c) 2%.
   (a) June 20th, 1945; (b) October 1st, 1945; (c) 2%.
   (a) December 19th, 1945; (b) January 2nd, 1946; (c) 2%.
4. Date appointed for the Annual Meeting—January 16th, 1946.
   Date of last Annual Meeting—January 17th, 1945.

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (December 29th, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (September 25th, 1889) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (March 30th, 1891) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council (April 2nd, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, chap. 150; R.S.O. 1887, chap. 157; R.S.O. 1914, chap. 184; R.S.O. 1927, chap. 223; R.S.O. 1937, chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario...............(a)	43,938 19	5 50	42 74	....	43,986 43	....
Manitoba.............(a)	3,342 64	....	....	....	3,342 64	....
	47,280 83	5 50	42 74	....	47,329 07	....
Ontario...............(b)	39,003 80	70 23	223 43	....	39,297 46	4,980 34
Total (a)............	47,280 83	5 50	42 74	....	47,329 07	....
Total (b)............	39,003 80	70 23	223 43	....	39,297 46	4,980 34
Grand Total............	86,284 63	75 73	266 17	....	86,626 53	4,980 34

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE BANKERS' TRUST COMPANY

Head Office, Montreal, Quebec

Officers

President—R. P. Jellett
Vice-Presidents—Ross Clarkson
G. T. Bogert
Manager—G. T. Bogert
Secretary—W. E. Bickley

Directors

R. P. Jellett
Ross Clarkson
G. T. Bogert
J. F. Wilkes
C. W. Ismay
Jack Pembroke
G. G. W. Goodwin
W. E. Bickley
J. A. Sutherland
Herbert Gilbert

Auditors—Riddell, Stead, Graham and Hutchison, C.A., Montreal

Capital

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	250,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 242,445 00	
Interest accrued	2,926 27	
		$ 245,371 27
(See Schedule B)		
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal		7,603 26
3. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed:		
Dominion and United Kingdom	$ 76,000 00	
Interest accrued	570 00	
		76,570 00
4. Book value of stocks		1 00
5. Cash on deposit with The Royal Trust Company		6,117 06
6. All other assets		1,285 79
Total Company Funds		$ 336,948 38

Estates, Trusts and Agency Funds

7. Unrealized assets and investments	$ 7,047 27	
8. Cash on hand and in banks	520 90	
		$ 7,568 17

Summary of Assets

Company Funds	$ 336,948 38
Estates, Trusts and Agency Funds	7,568 17
Grand Total of Assets	$ 344,516 55

THE BANKERS' TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate	$	5,191 14
2. Other expenses due and accrued		100 00
3. Investment reserves		12,799 75
Total	$	18,090 89
To the Shareholders:		
4. Paid-in Capital	$	250,000 00
5. Reserve Fund		50,000 00
6. Balance of Profit and Loss Account		18,857 49
Total	$	318,857 49
Total Company Funds	$	336,948 38

Estates, Trusts and Agency Funds

7. Estates, Trusts and Agencies	$	7,568 17

Summary of Liabilities

Company Funds	$	336,948 38
Estates, Trusts and Agency Funds		7,568 17
Grand Total of Liabilities	$	344,516 55

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:				
(a) Mortgages and agreements for sale	$	11,871 16		
(b) Collateral loans		402 70		
(c) Bonds and debentures		2,280 00		
(d) Dividends on stocks		1,447 98		
			$	16,001 84
2. Agency fees and commissions earned				7,009 48
Total			$	23,011 32

Expenditure

3. License fees and taxes other than taxes on real estate:				
(a) Dominion	$	8,400 00		
(b) Provincial		353 74		
			$	8,753 74
4. All other expenses incurred:				
(a) Directors' and Advisory Committee fees	$	45 00		
(b) Auditors' fees		155 00		
(c) Printing and stationery		47 71		
				247 71
5. Net profit transferred to Profit and Loss Account				14,009 87
Total			$	23,011 32

THE BANKERS' TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	14,847 62
2. Amount transferred from Revenue Account		14,009 87
Total	$	28,857 49
3. Dividends to shareholders declared during year	$	10,000 00
4. Balance of account at 31st December, 1945		18,857 49
Total	$	28,857 49

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   February 21st, 1945; 4% payable in quarterly instalments—March, June, September and December.
3. Date appointed for the Annual Meeting—Third Wednesday in February.
   Date of last Annual Meeting—February 21st, 1945.

CONSTATING INSTRUMENTS

Incorporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII, chap 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5 George V, chap. 125, 5th March, 1915; 7 George V, chap. 102, 22nd December, 1916; 9 George V, chap. 125, 4th March, 1919.

Authorized by special Act of the Legislature of Ontario, 10-11 George V, chap. 156, 4th June, 1920, to transact business therein as specified in Section 5 of the said Act, which enacts as follows:

> "(5) The company shall be limited in respect of all business relating to property and civil rights or provincial objects in the Province of Ontario, to the powers mentioned in the schedules to The Loan and Trust Corporations Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The company has a deposit in the Province of Ontario amounting to $50,000.00. Order-in-Council assented to August 23rd, 1934.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
British Columbia (b)	11,500 00		142 17	11,642 17	
Ontario (b)	4,300 00		91 89	4,391 89	
Quebec (b)	226,645 00		2,692 21	229,337 21	
Total (b)	242,445 00	Nil	2,926 27	245,371 27	Nil

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO

Head Office, Stratford, Ontario

OFFICERS

President—HON. NELSON MONTEITH
Vice-President—L. M. JOHNSTON
Manager, Secretary and Treasurer—W. H. GREGORY

DIRECTORS

HON. NELSON MONTEITH
L. M. JOHNSTON
W. H. GREGORY
DR. H. W. BAKER
C. E. MOORE
A. B. MANSON
DR. H. B. KENNER

Auditors—HENRY J. WELCH, F.C.A.; GORDON D. CAMPBELL, F.C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises		$ 50,190 26
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 103,394 07	
(b) Held under power of sale, etc.	41,556 29	
		144,950 36
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 55,696 22	
Agreements for sale	638,814 61	
Interest due	832 63	
		695,343 46

(See Schedule B)

4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 948,371 07	
(b) Provincial and Provincial Guaranteed	1,500 00	
(c) Canadian municipalities, school districts and rural telephone companies	31,355 71	
		981,226 78
5. Book value of stocks		640,228 50
6. Cash on hand		57,843 97
7. Cash on deposit with chartered banks in Canada		124,408 07
8. Advances to estates, trusts, etc., under administration		1,454 83
Total Company Funds		$ 2,695,646 23

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages	$ 2,433,004 56	
Interest due	3,627 94	
		$ 2,436,632 50

(See Schedule B)

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

10. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 3,685,081 81	
(b) Provincial and Provincial Guaranteed	363,543 41	
(c) Canadian municipalities, school districts and rural telephone companies	55,963 73	
		$ 4,104,588 95
11. Book value of Stocks		1,245,875 00
12. Cash on hand		19,194 82
13. Cash on deposit with chartered banks in Canada		58,976 12
Total Guaranteed Funds		$ 7,865,267 39

Estates, Trusts and Agency Funds

14. Unrealized assets	$ 249,721 73	
15. Investments	449,405 52	
16. Cash on hand and in banks	67,108 70	
		$ 766,235 95

Summary of Assets

Company Funds	$ 2,695,646 23
Guaranteed Funds	7,865,267 39
Estates, Trusts and Agency Funds	766,235 95
Grand Total of Assets	$11,327,149 57

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks: With security	$ 700,000 00
2. Taxes other than taxes on real estate	44,308 98
3. Dividends to shareholders declared and unpaid	40,000 00
4. All other liabilities	647 26
Total	$ 784,956 24

To the Shareholders:

5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	850,000 00
7. Balance of Profit and Loss Account	60,689 99
Total	$ 1,910,689 99
Total Company Funds	$ 2,695,646 23

Guaranteed Funds

8. Trust deposits		$ 3,847,059 40
9. General Guaranteed Funds	$ 3,978,631 87	
Interest due and accrued	39,576 12	
		4,018,207 99
Total Guaranteed Funds		$ 7,865,267 39

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

Estates, Trusts and Agency Funds

10. Estates	$ 500,538 68	
11. Trusts and Agencies	264,242 44	
12. Due to Company Funds	1,454 83	
		$ 766,235 95

Summary of Liabilities

Company Funds	$ 2,695,646 23
Guaranteed Funds	7,865,267 39
Estates, Trusts and Agency Funds	766,235 95
Grand Total of Liabilities	$11,327,149 57

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 43,227 40	
(b) Bonds and debentures	5,450 84	
(c) Dividends on stocks	27,254 39	
(d) Bank deposits	508 32	
(e) Other interest earned	170 77	
		$ 76,611 72
2. Profit on sale of securities and real estate		25,867 24
3. Profit in guaranteed funds		79,323 52
4. Agency fees and commissions earned		8,780 70
5. All other revenue for the year		3,966 52
6. Rents earned on real estate		9,616 76
7. Transfer from Investment Reserves		36,000 00
Total		$ 240,166 46

Expenditure

8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 63,000 00	
(b) Provincial	305 00	
(c) Municipal	549 00	
		$ 63,854 00
9. Commissions on loans and on sale of real estate		1,496 75
10. Amount transferred to Investment Reserves		390 94
11. All other expenses incurred:		
(a) Salaries	$ 39,145 24	
(b) Directors' and Advisory Committee fees	5,651 00	
(c) Auditors' fees and votes of shareholders	4,500 00	
(d) Legal fees	698 10	
(e) Travelling expenses, *re* inspections	30 00	
(f) Printing and stationery	2,150 18	
(g) Advertising	1,971 71	
(h) Postage, telegrams, telephones and express	1,840 50	
(i) Commission on sale of G.I. Certificates	1,302 55	
(j) Maintenance of Office Premises	2,222 65	
(k) Miscellaneous	20,402 00	
		79,913 93
12. Net profit transferred to Profit and Loss Account		94,510 84
Total		$ 240,166 46

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 71,179 15
2. Amount transferred from Revenue Account	94,510 84
3. Amount transferred from General Investment Reserves	325,000 00
Total	$ 490,689 99
4. Dividends to shareholders declared during year	$ 80,000 00
5. Amount transferred to Reserve Fund	350,000 00
6. Balance of account at 31st December, 1945	60,689 99
Total	$ 490,689 99

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    June 4th, 1945, payable July 3rd, 1945; dividend of 4%.
    December 3rd, 1945, payable January 2nd, 1946; dividend of 4%.
3. Date appointed for the Annual Meeting—Thursday, February 14th, 1946.
   Date of last Annual Meeting—Thursday, February 8th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 67,108 70
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:
    Principal .... $ 12,059 23
    Interest 5,011 63
    17,070 86

CONSTATING INSTRUMENTS

The British Mortgage Loan Company of Ontario was incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 Vic., c. 38 (O), now R.S.O. 1937, c. 257.

By 16 George V, c. 121, the Company was given trust company powers and its name changed to The British Mortgage and Trust Corporation of Ontario.

The lending and the borrowing powers of the Company are derived from its Letters Patent and the above public general statute.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario..........(a)	22,447 40	12 05	....	....	22,459 45	....
Ontario..........(b)	730,664 19	1,291 61	832 63	....	732,788 43	....
Guaranteed Funds						
Ontario..........(a)	65,104 48	....	87 71	....	65,192 19	....
Ontario..........(b)	2,367,477 63	422 45	3,540 23	....	2,371,440 31	....
Total......(a)	87,551 88	12 05	87 71	....	87,651 64	....
Total......(b)	3,098,141 82	1,714 06	4,372 86	....	3,104,228 74	....
Grand Total......	3,185,693 70	1,726 11	4,460 57	....	3,191,880 38	Nil

THE BROCKVILLE TRUST AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—J. GILL GARDNER
Vice-President—GEO. T. FULFORD
Manager—L. C. DARGAVEL
Secretary-Treasurer—E. J. SMITH

DIRECTORS

J. GILL GARDNER
G. T. FULFORD
HON. A. C. HARDY
HON. H. A. STEWART
A. G. PARISH, K.C.
L. C. DARGAVEL
F. I. RITCHIE
J. M. DOBBIE
E. C. COSSITT
W. B. REYNOLDS

Auditors—ARTHUR A. CRAWLEY & COMPANY, Brockville, Ontario

CAPITAL

Amount of Capital authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Book value of real estate held for sale: Freehold land (including buildings)			$ 458 21
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 417,412 10	
Agreements for sale		30,496 24	
Interest due		24 22	
Interest accrued		5,401 40	
			453,333 96
(*See Schedule B*)			
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 1,197 00	
Interest accrued		45 65	
			1,242 65
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 125,390 28		
Interest accrued	1,255 00		
		$ 126,645 28	
(b) Provincial and Provincial Guaranteed	$ 72,475 03		
Interest accrued	908 98		
		73,384 01	
(c) Canadian municipalities, school districts and rural telephone companies	$ 10,761 53		
Interest accrued	117 90		
		10,879 43	
			210,908 72
5. Book value of stocks			46,609 34
6. Cash on hand			6,000 00
7. Cash on deposit with chartered banks in Canada			74,315 79
8. Advances to estates, trusts, etc., under administration			1,500 00
9. All other assets			12,056 52
Total Company Funds			$ 806,425 19

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages		$ 943,990 14	
Interest due (*Cr.*)		9 65	
Interest accrued		12,550 56	$ 956,531 05
(*See Schedule B*)			
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 105,615 92		
Interest accrued	911 31	$ 106,527 23	
(b) Provincial and Provincial Guaranteed	$ 95,322 13		
Interest accrued	1,177 60	96,499 73	
(c) Canadian municipalities, school districts and rural telephone companies	$ 34,745 62		
Interest accrued	213 05	34,958 67	
(d) All other bonds	$ 4,981 66		
Interest accrued	50 00	5,031 66	
			243,017 29
Total Guaranteed Funds			$ 1,199,548 34

Estates, Trusts and Agency Funds

12. Unrealized assets	$ 1,287,733 95	
13. Investments	293,645 15	
14. Cash on hand and in banks	89,227 53	$ 1,670,606 63

Summary of Assets

Company Funds	$ 806,425 19
Guaranteed Funds	1,199,548 34
Estates, Trusts and Agency Funds	1,670,606 63
Grand Total of Assets	$ 3,676,580 16

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 11,440 62
2. Dividends to shareholders declared and unpaid	6,250 27
3. Investment reserves	46,174 95
4. All other liabilities	3,000 00
Total	$ 66,865 84

To the Shareholders:

5. Paid-in Capital	$ 500,000 00
6. Reserve Fund	200,000 00
7. General Contingency Reserve	13,654 16
8. Balance of Profit and Loss Account	25,905 19
Total	$ 739,559 35
Total Company Funds	$ 806,425 19

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

9. Trust deposits		$ 801,614 55
10. General Guaranteed Funds	$ 256,500 00	
Interest due and accrued	3,246 01	
		259,746 01
11. Bank overdraft		138,187 78
Total Guaranteed Funds		$ 1,199,548 34

Estates, Trusts and Agency Funds

12. Estates	$ 876,303 90	
13. Trusts and Agencies	792,802 73	
14. Due to Company Funds	1,500 00	
		$ 1,670,606 63

Summary of Liabilities

Company Funds	$ 806,425 19
Guaranteed Funds	1,199,548 34
Estates, Trusts and Agency Funds	1,670,606 63
Grand Total of Liabilities	$ 3,676,580 16

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 29,067 47	
(b) Collateral loans	19 22	
(c) Bonds and debentures	9,779 67	
(d) Dividends on stocks	1,762 50	
		$ 40,628 86
2. Profit on sale of securities and real estate		484 37
3. Profit in guaranteed funds		29,937 44
4. Agency fees and commissions earned		11,798 55
5. All other revenue for the year		932 83
Total		$ 83,782 05

Expenditure

6. Interest incurred		$ 263 26
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 20,228 58	
(b) Provincial	205 00	
(c) Municipal	756 01	
		21,189 59
8. Commissions on loans and on sale of real estate		1,171 04
9. All other expenses incurred:		
(a) Salaries	$ 18,730 03	
(b) Directors' and Advisory Committee fees	1,600 00	
(c) Auditors' fees	550 00	
(d) Legal fees	153 12	
(e) Rents	1,800 00	
(f) Travelling expenses	1,047 54	
(g) Printing and stationery	530 01	
(h) Advertising	400 66	
(i) Postage, telegrams, telephones and express	475 65	
(j) Commission on sale of G.I. Certificates	3 00	
(k) Maintenance of Office Premises	463 67	
(l) Miscellaneous	4,999 76	
		30,753 44
10. Net profit transferred to Profit and Loss Account		30,404 72
Total		$ 83,782 05

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	22,136 21
2. Amount transferred from Revenue Account		30,404 72
Total	$	52,540 93
3. Dividends to shareholders declared during year	$	25,000 00
4. Employees' Benefit and Insurance Fund		1,635 74
5. Balance of account at 31st December, 1945		25,905 19
Total	$	52,540 93

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $21,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 20th, 1945; (b) April 1st, 1945; (c) .62½¢ per share
   (a) June 20th, 1945; (b) July 1st, 1945; (c) .62½¢ per share.
   (a) September 20th, 1945; (b) October 1st, 1945; (c) .62½¢ per share.
   (a) December 17th, 1945; (b) January 2nd, 1946; (c) .62½¢ per share.
3. Date appointed for the Annual Meeting—February 13th, 1946.
   Date of last Annual Meeting—February 14th, 1945.

4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	$	14,950 00
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid		1,569 00

CONSTATING INSTRUMENTS

Incorporated by declaration filed May 11th, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of "The Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 Vic., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1937, c. 257.

The lending and borrowing powers are derived from the above public General Acts.

By a Special Act of the Legislature of Ontario, 19 Geo. V, c. 130, the Company was granted the powers of a trust company and its authorized capital stock was increased from $500,000 to $1,000,000. Its name was changed to The Brockville Trust and Savings Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario..........(a)	13,411 32	273 65	63 75	241 60	13,990 32	....
Ontario..........(b)	433,493 82	729 55	* 39 53	5,159 80	439,343 64	....
Guaranteed Funds						
Ontario..........(a)	13,380 00	....	....	118 10	13,498 10	....
Ontario..........(b)	930,558 24	51 90	* 9 65	12,432 46	943,032 95	....
Total......(a)	26,791 32	273 65	63 75	359 70	27,488 42	....
Total......(b)	1,364,052 06	781 45	49 18	17,592 26	1,382,376 59	....
Grand Total......	1,390,843 38	1,055 10	14 57	17,951 96	1,409,865 01	Nil

*(Cr.)

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—E. D. GOODERHAM
General Manager—T. D'ARCY LEONARD, K.C., C.B.E.
Vice-Presidents—CHAS. S. ROBERTSON
F. S. CORRIGAN
Secretary—WALTER F. WATKINS

DIRECTORS

E. D. GOODERHAM
ROY L. WARREN
T. D'ARCY LEONARD, K.C., C.B.E.
CHAS. S. ROBERTSON
LEIGH M. MCCARTHY
JOHN A. MACAULAY, K.C.
F. S. CORRIGAN
SAMUEL ROGERS, K.C.
HENRY W. MANNING
HENRY S. GOODERHAM
CHAS. J. BURCHELL, K.C.

Auditors—KRIS. A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
D. MCK. MCCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 430,976 81	
Agreements for sale		49,015 04	
Interest due		2,970 63	
			$ 482,962 48
(See Schedule B)			
2. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 13,038 17	
Interest due		11 23	
			13,049 40
3. Book value of bonds and debentures:			
(a) Government and Government Guaranteed:			
Dominion	$ 565,400 00		
Interest accrued	3,025 56		
		$ 568,425 56	
(b) Provincial and Provincial Guaranteed	$ 77,443 64		
Interest accrued	790 99		
		78,234 63	
(c) All other bonds	$ 63,000 00		
Interest accrued	181 23		
		63,181 23	
			709,841 42
4. Book value of stocks		$ 307,559 72	
Accrued dividends thereon		558 00	
			308,117 72
5. Cash on deposit with Canada Permanent Mortgage Corporation			129,429 50
6. Advances to estates, trusts, etc., under administration			3,330 31
7. All other assets			36,134 04
Total Company Funds			$ 1,682,864 87

THE CANADA PERMANENT TRUST COMPANY—Continued

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages		$ 337,080 21	
Interest due		1,313 46	
Interest accrued		3,044 40	
			$ 341,438 07
(See Schedule B)			
9. Book value of bonds:			
(a) Government and Government Guaranteed:			
Dominion	$ 35,000 00		
Interest accrued	86 30		
		$ 35,086 30	
(b) Provincial and Provincial Guaranteed	$ 25,548 86		
Interest accrued	331 51		
		25,880 37	
			60,966 67
10. Cash on deposit with Canada Permanent Mortgage Corporation			21,520 06
Total Guaranteed Funds			$ 423,924 80

Estates, Trusts and Agency Funds

11. Unrealized assets	$47,060,409 34	
12. Investments	17,525,088 13	
13. Cash on hand and in banks	4,073,550 87	
		$68,659,048 34

Summary of Assets

Company Funds	$ 1,682,864 87
Guaranteed Funds	423,924 80
Estates, Trusts and Agency Funds	68,659,048 34
Grand Total of Assets	$70,765,838 01

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 17,500 00
2. Dividends to shareholders declared and unpaid	15,000 00
3. Investment reserves	81,271 22
4. All other liabilities	7,226 62
Total	$ 120,997 84
To the Shareholders:	
5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	500,000 00
7. Balance of Profit and Loss Account	61,867 03
Total	$ 1,561,867 03
Total Company Funds	$ 1,682,864 87

Guaranteed Funds

8. Specific Guaranteed Funds	$ 292,858 48	
Interest due and accrued	2,621 37	
		$ 295,479 85

THE CANADA PERMANENT TRUST COMPANY—Continued

9. General Guaranteed Funds	$ 127,252 40	
Interest due and accrued	1,192 55	
		$ 128,444 95
Total Guaranteed Funds		$ 423,924 80

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$68,655,718 03	
11. Due to Company Funds	3,330 31	
		$68,659,048 34

Summary of Liabilities

Company Funds	$ 1,682,864 87
Guaranteed Funds	423,924 80
Estates, Trusts and Agency Funds	68,659,048 34
Grand Total of Liabilities	$70,765,838 01

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 27,212 87	
(b) Collateral loans	784 53	
(c) Bonds and debentures	22,533 16	
(d) Dividends on stocks	16,519 50	
(e) Bank deposits	359 58	
(f) Other interest earned	2,005 90	
		$ 69,415 54
2. Profit on sale of securities		5,880 99
3. Profit in guaranteed funds		6,599 98
4. Agency fees and commissions earned		313,582 79
5. All other revenue for the year		27,170 33
Total		$ 422,649 63

Expenditure

6. Loss on sale of real estate owned		$ 108 50
7. Amount by which ledger values of assets were written down		4,293 32
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 31,745 80	
(b) Provincial	1,309 96	
(c) Municipal	6,723 61	
		39,779 37
9. All other expenses incurred:		
(a) Salaries	$ 191,081 15	
(b) Directors' and Advisory Committee fees	2,000 00	
(c) Auditors' fees	9,149 92	
(d) Legal fees	1,448 90	
(e) Rents	32,100 00	
(f) Travelling expenses	5,253 99	
(g) Printing and stationery	7,170 73	
(h) Advertising	5,364 32	
(i) Postage, telegrams, telephones and express	4,831 18	
(j) Net expense on real estate held for sale	26 01	
(k) Miscellaneous	42,878 06	
		301,304 26
10. Net profit transferred to Profit and Loss Account		77,164 18
Total		$ 422,649 63

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	44,702 85
2. Amount transferred from Revenue Account		77,164 18
Total	$	121,867 03
3. Dividends to shareholders declared during year	$	60,000 00
4. Balance of account at 31st December, 1945		61,867 03
Total	$	121,867 03

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) March 7th, 1945; (b) April 2nd, 1945; (c) 1½%.
   - (a) June 6th, 1945; (b) July 3rd, 1945; (c) 1½%.
   - (a) September 19th, 1945; (b) October 1st, 1945; (c) 1½%.
   - (a) December 12th, 1945; (b) January 2nd, 1946; (c) 1½%.
3. Date appointed for the Annual Meeting—February 1st, 1946.
   Date of last Annual Meeting—February 2nd, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Canada Permanent Mortgage Corporation $ 3,889,363 99

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a Special Act of Parliament of the Dominion of Canada, 3-4 Geo. V, c. 87.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act. R.S.O. 1927, c. 223.

In 1927 the Company purchased the assets and business of The Brantford Trust Company, which purchase was ratified by Order-in-Council of Ontario, dated 31st day of August, 1927, pursuant to The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	4,400 00	....	122 30	....	4,522 30	....
Ontario (b)	430,882 22	87 10	1,758 75	....	432,728 07	....
Manitoba (b)	1,172 00	....	41 02	....	1,213 02	....
British Columbia (b)	2,879 91	....	18 55	....	2,898 46	....
New Brunswick (b)	10,745 76	....	30 00	....	10,775 76	....
Alberta (a)	3,266 68	....	196 45	....	3,463 13	....
Saskatchewan (b)	5,861 25	99 25	....	....	5.960 50	....
Nova Scotia (a)	8,226 65	....	350 88	....	8,577 53	....
Nova Scotia (b)	15,366 43	....	452 68	....	15,819 11	....
Totals (a)	15,893 33	....	669 63	....	16,562 96	....
(b)	466,907 57	186 35	2,301 00	....	469.394 92	....
Grand Total	482,800 90	186 35	2,970 63	....	485,957 88	....
Less Investment Reserves (b)	2,995 40	....	....	....	2,995 40	....
Net Total	479,805 50	186 35	2,970 63	....	482,962 48	....
Guaranteed Funds Ontario (b)	337,075 29	4 92	1,313 46	3,044 40	341,438 07	....

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
President—M. AYLSWORTH
Vice-President—J. W. HOBBS
General Manager—M. AYLSWORTH
Secretary—D. McEACHERN
Treasurer—C. J. CLARKE

DIRECTORS

COL. I. LEONARD, D.S.O.
M. AYLSWORTH
J. W. HOBBS
A. R. BARTLETT
H. E. COCHRAN
W. H. COOPER
R. H. CRONYN
J. B. DAVIDSON, K.C.
F. P. DAWSON, K.C.
W. H. GARDNER
G. F. LAING
W. L. MARA
J. E. McCONNELL
J. J. McHALE
J. M. RIDDELL, K.C.
S. J. SMITH
MAJ.-GEN. A. C. SPENCER
E. A. WILSON

Auditors—J. V. MAPP, F.C.A., AND KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp, Chartered Accountants.

CAPITAL

Amount of Capital Stock authorized (11,000 shares of $100.00 each)		$ 1,100,000 00
Amount subscribed		1,048,900 00
Amount paid in cash:		
On $986,900 stock fully called	$ 986,900 00	
On $ 52,000 stock 25% called	13,000 00	
On $ 10,000 stock 1% called	100 00	
		1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 622,519 14	
Agreements for sale	568,049 30	
		$ 1,190,568 44
(See Schedule B)		
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 1,016 05	
Interest accrued	20 13	
		1,036 18
3. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 225,109 44	
(b) Provincial and Provincial Guaranteed	7,981 70	
(c) All other bonds	10,235 94	
		243,327 08
4. Book value of stocks		60,960 00
5. Cash on hand		16,063 92
6. Cash on deposit with chartered banks in Canada, $114,461.65; elsewhere, $24,380.72		138,842 37
7. Advances to estates, trusts, etc., under administration		146,105 00
Total Company Funds		$ 1,796,902 99

Guaranteed Funds

8. Amount secured by mortgages on real estate including:		
First mortgages	$ 3,085,540 81	
Agreements for sale	171,892 56	
Interest due	3,712 43	
Interest accrued	38,076 82	
		$ 3,299,222 62
(See Schedule B)		

THE CANADA TRUST COMPANY—*Continued*

9. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 114,819 05	
Interest due		65 11	
Interest accrued		852 31	
			$ 115,736 47
10. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,936,475 06		
Interest accrued	14,447 94		
		$ 2,950,923 00	
(b) Provincial and Provincial Guaranteed	$ 296,818 60		
Interest accrued	3,183 48		
		300,002 08	
(c) Canadian municipalities, school districts and rural telephone companies	$ 26,035 42		
Interest due	546 31		
		26,581 73	
			3,277,506 81
11. Book value of stocks			340,098 95
12. Cash on deposit with chartered banks in Canada, $92,208.11; elsewhere, $32,671.93			124,880 04
Total Guaranteed Funds			$ 7,157,444 89

Estates, Trusts and Agency Funds

13. Unrealized assets	$20,384,546 97	
14. Investments	11,691,502 94	
15. Cash on hand and in banks	1,909,242 57	
		$33,985,292 48

Summary of Assets

Company Funds	$ 1,796,902 99
Guaranteed Funds	7,157,444 89
Estates, Trusts and Agency Funds	33,985,292 48
Grand Total of Assets	$42,939,640 36

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 23,000 00
2. Dividends to shareholders declared and unpaid	30,000 00
3. Provision for Staff Pension Fund	9,268 00
Total	$ 62,268 00

To the Shareholders:

4. Paid-in Capital	$ 1,000,000 00
5. Reserve Fund	700,000 00
6. Balance of Profit and Loss Account	34,634 99
Total	$ 1,734,634 99
Total Company Funds	$ 1,796,902 99

THE CANADA TRUST COMPANY—Continued

Guaranteed Funds

7. Trust deposits		$ 3,470,292 72
8. Specific Guaranteed Funds	$ 165,000 00	
Interest due and accrued	3,113 75	
		168,113 75
9. General Guaranteed Funds	$ 3,488,794 13	
Interest due and accrued	30,244 29	
		3,519,038 42
Total Guaranteed Funds		$ 7,157,444 89

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$33,839,187 48	
11. Due to Company Funds	146,105 00	
		$33,985,292 48

Summary of Liabilities

Company Funds	$ 1,796,902 99
Guaranteed Funds	7,157,444 89
Estates, Trusts and Agency Funds	33,985,292 48
Grand Total of Liabilities	$42,939,640 36

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 50,359 43	
(b) Collateral loans	49 06	
(c) Bonds and debentures	5,787 42	
(d) Dividends on stocks	3,500 00	
(e) Other interest earned	15,316 30	
		$ 75,012 21
2. Profit on sale of securities and real estate—Bonds, $4,972.24; Real Estate, $15,142.31		20,114 55
3. Profit in guaranteed funds		147,837 73
4. Agency fees and commissions earned		230,835 67
5. All other revenue for the year		45,626 12
Total		$ 519,426 28

Expenditure

6. Interest incurred		$ 46 59
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 32,647 01	
(b) Provincial	1,066 07	
(c) Municipal	2,349 78	
		36,062 86
8. Amount transferred to Investment Reserves		77,000 00
9. All other expenses incurred:		
(a) Salaries	$ 220,592 99	
(b) Directors' and Advisory Committee fees	9,105 55	
(c) Auditors' fees	9,316 75	
(d) Legal fees	596 60	
(e) Rents	32,355 00	
(f) Travelling expenses	9,000 80	
(g) Printing and stationery	4,868 99	
(h) Advertising	14,289 61	
(i) Postage, telegrams, telephones	5,221 80	
(j) Miscellaneous	34,172 58	
		339,520 67
10. Net profit transferred to Profit and Loss Account		66,796 16
Total		$ 519,426 28

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	77,838 83
2. Amount transferred from Revenue Account		66,796 16
3. Amount transferred from Investment Reserve		50,000 00
Total	$	194,634 99
4. Dividends to shareholders declared during year	$	60,000 00
5. Amount transferred to Reserve Fund		100,000 00
6. Balance of account at 31st December, 1945		34,634 99
Total	$	194,634 99

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 15th, 1945; (b) July 3rd, 1945; (c) 3%.
   (a) December 15th, 1945; (b) January 2nd, 1946; (c) 3%.
3. Date appointed for the Annual Meeting—February 13th, 1946.
   Date of last Annual Meeting—February 14th, 1945.

4. Amount of interest permanently capitalized during the year	$	8,440 79
Main		10 75
Edmonton		8,430 04
5. Amount of Company's own Guaranteed Trust Certificates and interest thereon, *due* and unpaid		53,295 11

CONSTATING INSTRUMENTS

1894—57-58 Victoria, Chapter 115, Canada—An Act incorporating The General Trust Corporation of Canada.

1899—62-63 Victoria, Chapter 111, Canada—An Act changing the name of The General Trust Corporation of Canada to The Canada Trust Company and authorizing certain investments of funds other than trust funds, and authorizing an increase of capital subject to certain limitations.

1922—12-13 Geo. V, Chapter 67, Canada—An Act increasing the Company's board of directors from 9 to 21 and authorizing the Company to receive money on deposit.

1930—January 21st—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Consolidated Trusts Corporation.

1938—April 9th—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by the Canada Trust Company of The Community Trusts Corporation.

The powers of the Company are defined by sections of the incorporating Act, which powers are (Section 4) to be deemed subject to the laws of the Province.

THE CANADA TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario.............(a)	94,838 72	505 97	283 14	2,528 94	98,156 77	629 32
Ontario.............(b)	349,850 32	2,461 59	1,167 75	2,579 17	356,058 83	....
Quebec.............(b)	587,274 82	....	849 53	1,919 34	590,043 69	....
Saskatchewan.........(a)	121,078 75	2,572 21	78 73	1,882 24	125,611 93	21,250 01
Saskatchewan.........(b)	2,157 34	511 91	64 96	26 32	2,760 53	....
Alberta.............(a)	132,671 83	1,598 55	1,636 74	5,387 88	141,295 00	1,313 50
Total..........(a)	348,589 30	4,676 73	1,998 61	9,799 06	365,063 70	23,192 83
(b)	939,282 48	2,973 50	2,082 24	4,524 83	948,863 05	....
Guaranteed Funds:						
Ontario.............(a)	32,765 64	....	595 73	1,024 12	34,385 49	....
Ontario.............(b)	1,684,301 81	12,171 54	2,411 22	20,396 20	1,719,280 77	16,900 00
Quebec.............(b)	1,432,976 05	140 01	408 87	15,462 60	1,448,987 53	....
British Columbia.....(b)	95,053 32	25 00	296 61	1,193 90	96,568 83	....
Total..........(a)	32,765 64	....	595 73	1,024 12	34,385 49	....
Total..........(b)	3,212,331 18	12,336 55	3,116 70	37,052 70	3,264,837 13	16,900 00
Total Guaranteed Funds.	3,245,096 82	12,336 55	3,712 43	38,076 82	3,299,222 62	16,900 00
Total Company Funds...	1,287,871 78	7,650 23	4,080 85	14,323 89	1,313,926 75	23,192 83

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

OFFICERS

President—T. D'ARCY MCGEE, K.C.
General Manager—E. L. PARENT
Vice-Presidents—M. W. HACKETT; C. H. LABARGE; A. J. MAJOR; W. J. HUSSEY
Assistant Manager—JAMES J. LYONS

DIRECTORS

J. J. MCFADDEN
W. H. POUPORE
M. A. MAHONEY
HON. J. J. DONNELLY
J. A. LABERGE
HON. J. J. MCCANN, M.D.
JOSEPH MCDONOUGH
HECTOR H. RACINE
COL. A. E. KIRKPATRICK
DR. T. H. LEGGETT
JAMES A. KENNEDY
M. W. HACKETT
C. H. LABARGE
A. J. MAJOR
W. J. HUSSEY
E. L. PARENT
JAMES J. LYONS

Auditors—EDWARDS, MORGAN AND COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)		$ 2,000,000 00
Amount subscribed		886,400 00
On $881,600.00 stock fully called	$ 881,600 00	
On 4,800.00 stock (partly paid)	4,268 15	
		$ 885,868 15

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 60,000 00
2. Book value of real estate:			
Freehold land (including buildings)			52,082 18
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 166,867 80	
Agreements for sale		156,768 35	
Interest due		*Cr.* 373 69	
Interest accrued		2,656 38	
			325,918 84
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 75,654 08	
Interest due		218 40	
			75,872 48
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 467,768 77		
Interest accrued	3,316 70		
		$ 471,085 47	
(b) Provincial and Provincial Guaranteed		19,811 64	
(c) Canadian municipalities, school districts and rural telephone companies	$ 183,514 65		
Interest accrued	1,588 76		
		185,103 41	
(d) All other bonds	$ 55,921 20		
Interest accrued	450 05		
		56,371 25	
			732,371 77

CAPITAL TRUST CORPORATION, LIMITED—Continued

6. Book value of stocks			43,745 75
7. Cash on hand			11,346 35
8. Cash on deposit with chartered banks in Canada			14,955 64
9. Advances to estates, trusts, etc., under administration			617 96
10. All other assets			5,774 54
Total Company Funds			$ 1,322,685 51
Guaranteed Funds			
11. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,948,003 41	
Agreements for sale		8,662 56	
Interest due (*Cr.*)		1,725 32	
Interest accrued		38,681 06	
			$ 3,993,621 71
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 5,389 00	
Interest due		37	
Interest accrued		36 15	
			5,425 52
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,420,977 26		
Interest accrued	8,078 79		
		$ 1,429,056 05	
(b) Provincial and Provincial Guaranteed	$ 1,867,926 03		
Interest accrued	14,049 67		
		1,881,975 70	
			3,311,031 75
14. Cash on hand			71,732 30
15. Cash on deposit with chartered banks in Canada, $119,036.35; elsewhere, $5,822.80			124,859 15
Total Guaranteed Funds			$ 7,506,670 43
Estates, Trusts and Agency Funds			
16. Unrealized assets and investments		$ 8,236,997 42	
17. Cash on hand and in banks		345,051 03	
			$ 8,582,048 45
Summary of Assets			
Company Funds			$ 1,322,685 51
Guaranteed Funds			7,506,670 43
Estates, Trusts and Agency Funds			8,582,048 45
Grand Total of Assets			$17,411,404 39

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 30,505 78
2. Dividends to shareholders declared and unpaid	26,576 14
3. Investment reserves	25,000 00
4. All other liabilities	14,705 39
Total	$ 96,787 31
To the Shareholders:	
5. Paid-in Capital	$ 885,868 15
6. Reserve Fund	230,000 00
7. General Contingency Reserve	100,000 00
8. Balance of Profit and Loss Account	10,030 05
Total	$ 1,225,898 20
Total Company Funds	$ 1,322,685 51

CAPITAL TRUST CORPORATION, LIMITED—Continued

Guaranteed Funds

9. Trust Deposits		$ 3,471,363 27
10. Specific Guaranteed Funds	$ 3,870,264 61	
Interest due and accrued	165,042 55	
		4,035,307 16
Total Guaranteed Funds		$ 7,506,670 43

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	$ 8,581,430 49	
12. Due to Company Funds	617 96	
		$ 8,582,048 45

Summary of Liabilities

Company Funds	$ 1,322,685 51
Guaranteed Funds	7,506,670 43
Estates, Trusts and Agency Funds	8,582,048 45
Grand Total of Liabilities	$17,411,404 39

REVENUE ACCOUNT

Income

1. Rents earned		$ 1,108 20
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 15,500 47	
(b) Collateral loans	1,147 98	
(c) Bonds and debentures	21,382 63	
(d) Dividends on stocks	3,279 33	
(e) Other interest earned	3,363 00	
		44,673 41
3. Profit on sale of securities and real estate		105,171 81
4. Profit in guaranteed funds		129,124 59
5. Agency fees and commissions earned		97,209 74
6. All other revenue for the year		14,182 42
Total		$ 391,470 17

Expenditure

7. Loss on sale of securities and real estate owned		$ 31,174 83
8. Amount by which ledger values of assets were written down		53,383 55
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 65,482 52	
(b) Provincial	683 21	
(c) Municipal	2,926 62	
		69,092 35
10. Commissions on loans and on sale of real estate		5,521 10
11. All other expenses incurred:		
(a) Salaries	$ 112,085 74	
(b) Directors' and Advisory Committee fees	2,780 00	
(c) Auditors' fees	2,651 00	
(d) Legal fees	3,033 77	
(e) Rents	12,690 00	
(f) Travelling expenses	1,544 63	
(g) Printing and stationery	5,429 94	
(h) Advertising	7,043 20	
(i) Postage, telegrams, telephones and express	3,917 73	
(j) Maintenance of Office Premises	2,533 58	
(k) Miscellaneous	18,229 35	
		171,938 94
12. Net profit transferred to Profit and Loss Account		60,359 40
Total		$ 391,470 17

CAPITAL TRUST CORPORATION, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	11,246 79
2. Amount transferred from Revenue Account		60,359 40
3. Amount transferred from General Contingency Reserve		30,000 00
Total	$	101,606 19
4. Dividends to shareholders declared during year	$	26,576 14
5. Provision for Pension Fund		5,000 00
6. Amount transferred to Reserve Fund		60,000 00
7. Balance of account at 31st December, 1945		10,030 05
Total	$	101,606 19

MISCELLANEOUS

1. Fidelity Bonds on Officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year (a) dates declared, (b) dates payable, (c) rates:
   (a) December 18th, 1945; (b) March 1st, 1946; (c) $3.00 per share.
3. Date appointed for the Annual Meeting—February 12th, 1946.
   Date of last Annual Meeting—February 13th, 1945.
4. Amount of interest permanently capitalized during the year $ 1,043 06
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 123,244 45

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by Special Act of the Parliament of Canada (2 Geo. V, c. 81).

Registered on the Trust Companies' register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (b)	306,686 52	cr. 50 37	cr. 373 69	2,373 05	308,635 51	
Ontario (a)						
Quebec (b)	17,000 00			283 33	17,283 33	
	323,686 52	cr. 50 37	cr. 373 69	2,656 38	325,918 84	
Guaranteed Funds:						
Ontario (b)	3,705,754 75	cr. 474 19	cr. 1,931 13	36,614 90	3,739,964 33	
Ontario (a)	8,014 86	10 46		73 75	8,099 07	
Quebec (b)	243,297 44	62 65	205 81	1,992 41	245,558 31	4,652 28
	3,957,067 05	cr. 401 08	cr. 1,725 32	38,681 06	3,993,621 71	4,652 28
Total Company	323,686 52	cr. 50 37	cr. 373 69	2,656 38	325,918 84	
Total Guaranteed	3,957,067 05	cr. 401 08	cr. 1,725 32	38,681 06	3,993,621 71	4,652 28
Grand Total	4,280,753 57	cr. 451 45	cr. 2,099 01	41,337 44	4,319,540 55	4,652 28

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario

Officers

President—Rolph R. Corson
Vice-Presidents—John J. Gibson, LL.D.
Col. K. R. Marshall, C.M.G., D.S.O.
Manager—Henry E. Langford
Secretary—E. W. McNeill

Directors

Lieut.-Col. John H. Chipman, M.C., V.D.
Rolph R. Corson
John J. Gibson, LL.D.
Col. K. R. Marshall, C.M.G., D.S.O.
Stewart G. Bennett
A. L. Ellsworth
Alex. B. Gordon
C. G. Greenshields, K.C.
Gordon C. Leitch
John D. Hayes
J. Maitland MacIntosh, K.C.
J. A. Martin
Frank McLaughlin
Norman J. McLean
Gordon McMillan, K.C.
J. A. Scythes
Norman C. Urquhart
L. F. Winchell

Auditors—Harvey A. Lever, C.A., and J. Frank Hoskin, C.A.

Capital

Amount of Capital Stock authorized (25,000 shares of $100.00 each)	$ 2,500,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 348,965 36
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 200,029 77	
Agreements for sale		2,953 01	
Interest due		21 88	
Interest accrued		1,946 86	
			204,951 52
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 317,731 92	
Interest accrued		873 15	
			318,605 07
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 367,731 39		
Interest accrued	2,264 30		
		$ 369,995 69	
(b) Provincial and Provincial Guaranteed	$ 658 55		
Interest accrued	11 66		
		670 21	
(c) Canadian municipalities, school districts and rural telephone companies	$ 131,187 06		
Interest due ($1,315 00)			
Interest accrued	2,490 64		
		133,677 70	
(d) All other bonds	$ 179,106 37		
Interest due ($4,656 25)			
Interest accrued	1,862 13		
		180,968 50	
			685,312 10

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

5. Book value of stocks		$ 254,198 62	
Accrued dividends thereon		1,426 41	
			$ 255,625 03
6. Cash on hand			2,240 00
7. Cash on deposit with chartered banks in Canada, $91,761.74; elsewhere, $101.12			91,862 86
8. Advances to estates, trusts, etc., under administration			4,967 50
9. Accounts Receivable			27,170 28
10. All other assets			9,174 98
Total Company Funds			$ 1,948,874 70

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 497,812 12	
Interest due		116 50	
Interest accrued		5,783 70	
			$ 503,712 32
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 1,539,976 00	
Interest accrued		5,449 95	
			1,545,425 95
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 3,756,331 25		
Interest accrued	25,169 51		
		$ 3,781,500 76	
(b) Provincial and Provincial Guaranteed	$ 4,615,586 32		
Interest accrued	2,838 41		
		464,424 73	
(c) Canadian municipalities, school districts and rural telephone companies	$ 223,552 25		
Interest accrued	1,598 24		
		225,150 49	
(d) All other bonds	$ 37,064 29		
Interest accrued	532 35		
		37,596 64	
			4,508,672 62
14. Cash on hand			20,000 00
15. Cash on deposit with chartered banks in Canada			712,862 48
Total Guaranteed Funds			$ 7,290,673 37

Estates, Trusts and Agency Funds

16. Unrealized assets	$19,097,328 48	
17. Investments	6,531,765 66	
18. Cash on hand and in banks	1,234,594 24	
		$26,863,688 38

Summary of Assets

Company Funds	$ 1,948,874 70
Guaranteed Funds	7,290,673 37
Estates, Trusts and Agency Funds	26,863,688 38
Grand Total of Assets	$36,103,236 45

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 39,070 19
2. Dividends to shareholders declared and unpaid	10,000 00
3. Other expenses due and accrued	67,906 67
4. Investment reserves	185,725 09
5. All other liabilities	17,005 31
Total	$ 319,707 26
To the Shareholders:	
6. Paid-in Capital	$ 1,000,000 00
7. Reserve Fund	500,000 00
8. Balance of Profit and Loss Account	129,167 44
Total	$ 1,629,167 44
Total Company Funds	$ 1,948,874 70

Guaranteed Funds

9. Trust deposits		$ 6,786,568 61
10. Specific Guaranteed Funds	$ 397,782 89	
Interest due and accrued	757 09	
		398,539 98
11. General Guaranteed Funds		105,564 78
Total Guaranteed Funds		$ 7,290,673 37

Estates, Trusts and Agency Funds

12. Estates	$10,629,777 51	
13. Trusts and Agencies	16,228,943 37	
14. Due to Company Funds	4,967 50	
		$26,863,688 38

Summary of Liabilities

Company Funds	$ 1,948,874 70
Guaranteed Funds	7,290,673 37
Estates, Trusts and Agency Funds	26,863,688 38
Grand Total of Liabilities	$36,103,236 45

REVENUE ACCOUNT

Income

1. Rents earned		$ 2,396 04
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 13,541 40	
(b) Collateral loans	5,649 82	
(c) Bonds and debentures	24,298 51	
(d) Dividends on stocks	13,164 49	
(e) Bank deposits	273 93	
(f) Other interest earned	1,040 24	
		57,968 39
3. Profit on sale of securities		55,349 59
4. Amount by which ledger values of assets were written up		1,200 00
5. Profit in guaranteed funds		88,649 60
6. Agency fees and commissions earned		547,082 58
7. Amounts recovered on assets previously written down		6,410 14
8. Transferred from Investment Reserves		1,158 53
Total		$ 760,214 87

*Includes $291.37 transferred from investment reserve.

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Expenditure

9. Interest incurred		$ 77 94
10. Loss on sale of securities		205 25
11. Amount by which ledger values of assets were written down		18,252 54
12. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 65,221 92	
(b) Provincial	863 97	
(c) Municipal	5,809 37	
		71,895 26
13. Commissions on loans and on sale of real estate		49,819 99
14. Amount transferred to Investment Reserves		60,725 09
15. All other expenses incurred:		
(a) Salaries	$ 349,604 14	
(b) Directors' and Advisory Committee fees	4,622 90	
(c) Auditors' fees	4,750 00	
(d) Legal fees	417 25	
(e) Rents	28,004 00	
(f) Travelling expenses	2,048 10	
(g) Printing and stationery	10,025 34	
(h) Advertising	13,255 91	
(i) Postage, telegrams, telephones and express	8,365 31	
(j) Miscellaneous	48,737 93	
		469,830 88
16. Net profit transferred to Profit and Loss Account		89,407 92
Total		$ 760,214 87

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 89,759 52
2. Amount transferred from Revenue Account	89,407 92
Total	$ 179,167 44
3. Dividends to shareholders declared during year	$ 50,000 00
4. Balance of account at 31st December, 1945	129,167 44
Total	$ 179,167 44

MISCELLANEOUS

1. Fidelity Bonds on officers and staff of the Corporation, $300,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) October 19th, 1944; (b) January 2nd, 1945; (c) 1%.
   - (a) January 25th, 1945; (b) April 2nd, 1945; (c) 2%.
   - (a) May 17th, 1945; (b) July 3rd, 1945; (c) 1%.
   - (a) June 21st, 1945; (b) October 1st, 1945; (c) 1%.
3. Date appointed for the Annual Meeting—February 21st, 1946.
   Date of last Annual Meeting—February 22nd, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 944,184 47

CONSTATING INSTRUMENTS

The Company was incorporated by Act of Parliament of Canada, Chap. 162, 4-5 Edward VII, assented to 20th July, 1905, under the name of The Title and Trust Company with powers to carry on a general Trust Company business and also title insurance.

By Act of the Legislature of the Province of Ontario, Chap. 118, 7 Edward VII, 1907, assented to April 20, 1907, the Company was empowered to register under the Ontario Insurance Act and under the Loan Corporations Act of the Province.

April 18th, 1914, Amendment to Charter and by further Act of the Parliament of Canada, Chap. 70, 5 George V, assented to April 8th, 1915, the name of the Company was changed from The Title and Trust Company to Chartered Trust and Executor Company, the business of title insurance having been discontinued.

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

By further Act of the Parliament of Canada, Chap. 98, 9-10 George V, assented to July 7th, 1919, the Company was empowered to acquire the business of any other Company and to sell and dispose of its own business. (The last mentioned Act was preliminary to the acquisition of Guardian Trust Company, Limited.)

By Act of the Parliament of Canada, Chap. 75, 19-20 George V, assented to May 1st, 1929, the capital stock of the Company was increased to $2,500,000.00.

By Act of the Legislature of the Province of Quebec, 25-26, George V, Chapter 150, the Company acquired the business of Quebec Savings and Trust Company on March 23rd, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario.......................(a)	6,283 34	....	87 99	6,371 33	....
Ontario.......................(b)	196,699 44	21 88	1,858 87	198,580 19	....
Guaranteed Funds:					
Ontario.......................(a)	14,950 00	....	286 81	15,236 81	....
Ontario.......................(b)	482,862 12	116 50	5,496 89	488,475 51	....
Total...................(a)	21,233 34	....	374 80	21,608 14	....
Total...................(b)	679,561 56	138 38	7,355 76	687,055 70	....
Grand Total....................	700,794 90	138 38	7,730 56	708,663 84	....

CROWN TRUST COMPANY

Head Office, Montreal, Quebec

Officers

President—R. W. Steele Vice-President and Managing Director—Irving P. Rexford
Vice-President—W. Ralph Salter, K.C.
Assistant General Manager—W. Hespeler Jackson
Assistant General Manager and Secretary—James G. McKay

Directors

R. W. Steele
Irving P. Rexford
W. Ralph Salter, K.C.
R. C. Berkinshaw
Gerald W. Birks
Arthur H. Campbell
F. J. Campbell
F. Wilson Fairman
W. A. Eden
H. Jasper Humphrey
Arthur Lyman
J. A. Mann, K.C.
W. P. O'Brien
Stuart Playfair
John I. Rankin
James G. Ross
John W. Ross
Arnold Wainwright, K.C.
Percy R. Walters
Arthur B. Wood

Auditors—P. S. Ross & Sons

Capital

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 375,179 52
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 299,773 39	
Interest due		1,196 68	
Interest accrued		2,603 00	
			303,573 07
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 107,500 00	
Interest due		152 99	
			107,652 99
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 234,985 00		
Interest accrued	2,837 50		
(b) Provincial and Provincial Guaranteed	$ 24,250 00		
Interest accrued	125 00		
		$ 24,375 00	
			262,197 50
5. Book value of stocks			86,087 49
6. Cash on hand			14,083 94
7. Cash on deposit with chartered banks in Canada, $176,799.31; elsewhere, $4,556.30			181,355 61
8. Advances to estates, trusts, etc., under administration			150,000 00
9. All other assets			13,132 38
Total Company Funds			$ 1,493,262 50

CROWN TRUST COMPANY—*Continued*

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages		$ 227,279 04	
Interest due		39 80	
Interest accrued		2,709 98	
			$ 230,028 82
(See Schedule B)			
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 428,827 14	
Interest due		14 86	
			428,842 00
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,926,468 75		
Interest accrued	16,437 50		
		$ 1,942,906 25	
			1,942,906 25
13. Cash on deposit with chartered banks in Canada			138,518 21
Total Guaranteed Funds			$ 2,740,295 28

Estates, Trusts and Agency Funds

14. Unrealized assets and investments	$42,708,738 13	
15. Cash on hand and in banks	735,024 87	
		$43,443,763 00

Summary of Assets

Company Funds	$ 1,493,262 50
Guaranteed Funds	2,740,295 28
Estates, Trusts and Agency Funds	43,443,763 00
Grand Total of Assets	$47,677,320 78

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 17,332 29
2. Other expenses due and accrued	8,919 64
Total	$ 26,251 93

To the Shareholders:

3. Paid-in Capital	$ 1,000,000 00
4. Reserve Fund	400,000 00
5. Balance of Profit and Loss Account	67,010 57
Total	$ 1,467,010 57
Total Company Funds	$ 1,493,262 50

Guaranteed Funds

6. Trust deposits	$ 2,733,295 28
7. Specific Guaranteed Funds	7,000 00
Total Guaranteed Funds	$ 2,740,295 28

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	$43,293,763 00	
9. Due to Company Funds	150,000 00	
		$43,443,763 00

CROWN TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	$ 1,493,262 50
Guaranteed Funds	2,740,295 28
Estates, Trusts and Agencies	43,443,763 00
Grand Total of Liabilities	$47,677,320 78

REVENUE ACCOUNT

Income

1. Rents earned		$ 1,754 77
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 14,670 08	
(b) Collateral loans	13,070 60	
(c) Bonds and debentures	11,181 19	
(d) Dividends on stocks	4,275 00	
		43,196 87
3. Profit on sale of securities and real estate		9,301 98
4. Profit in guaranteed funds		37,431 51
5. Agency fees and commissions earned		171,200 43
6. All other revenue for the year		8,490 65
Total		$ 271,376 21

Expenditure

7. Interest incurred		$ 2,798 45
8. Amount by which ledger values of assets were written down		3,418 74
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 32,799 94	
(b) Provincial	690 40	
(c) Municipal	1,540 60	
		35,030 94
10. All other expenses incurred:		
(a) Salaries	$ 99,156 64	
(b) Directors' and Advisory Committee fees	4,960 00	
(c) Auditors' fees	2,400 00	
(d) Legal fees	3,088 76	
(e) Rents	1,800 00	
(f) Travelling expenses	1,983 27	
(g) Printing and stationery	5,095 72	
(h) Advertising	10,666 49	
(i) Postage, telegrams, telephones and express	4,871 29	
(j) Maintenance of Office Premises	20,343 24	
(k) Miscellaneous	16,460 53	
		170,825 94
11. Net profit transferred to Profit and Loss Account		59,302 14
Total		$ 271,376 21

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 47,708 43
2. Amount transferred from Revenue Account	59,302 14
Total	$ 107,010 57
3. Dividends to shareholders declared during year	$ 40,000 00
4. Balance of account at 31st December, 1945	67,010 57
Total	$ 107,010 57

CROWN TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $197,500.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 15th, 1945; (b) June 15th, 1945; (c) 1%.
   (a) September 15th, 1945; (b) December 15th, 1945; (c) 1%.
3. Date appointed for the Annual Meeting—February 7th, 1946.
   Date of last Annual Meeting—February 1st. 1945.
4. Advances made to estates, trusts and agencies, during the year from which fees were paid to the Company .... $ 4,482 02

CONSTATING INSTRUMENTS

Incorporated in 1909 by an Act of the Province of Quebec, Chapter 118. Amendments in 1920, Chapter 129, and in 1929, Chapter 105. Province of Ontario Crown Trust Company Act, 1931. Granted registry in Ontario, 6th January, 1937.

The company has a deposit in the Province of Ontario amounting to $200,000.00. Order-in-Council assented to 16th January, 1937.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Quebec .... (b)	299,773 39	1,196 68	2,603 00	303,573 07	....
Guaranteed Funds:					
Quebec .... (b)	212,279 04	39 80	2,709 98	215,028 82	....
Ontario .... (b)	15,000 00	....	....	15,000 00	....
Total	527,052 43	1,236 48	5,312 98	533,601 89	....

THE EASTERN TRUST COMPANY

Head Office, Halifax, Nova Scotia

OFFICERS

President—HON. F. B. MCCURDY, P.C.
Vice-Presidents—A. J. CAMPBELL, K.C.
F. P. STARR
Manager and Secretary—F. H. M. JONES

DIRECTORS

R. G. BEAZLEY
A. KIRK CAMERON
ALVIN L. CHIPMAN
ALBERT S. FRASER
J. W. GODFREY, K.C.
HENRY J. HAGUE, K.C.
D. H. MCDOUGALL
J. C. MACKEEN
JOHN MACNEIL, K.C.
HON. J. L. RALSTON, P.C., K.C.
HON. W. D. ROSS
H. R. SILVER
D. C. SINCLAIR, K.C.
C. B. SMITH, K.C.
C. W. STAIRS
J. H. WINFIELD
HUGH MACKAY

Auditors—JOHNSTON, SMITH & COMPANY, Halifax, N.S.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 68,000 00
2. Book value of real estate—Freehold land (including buildings)			1 00
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 495,216 91	
Interest accrued		3,143 36	
			498,360 27
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: Principal			44,423 56
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 393,539 44		
Interest accrued	646 08		
		$ 394,185 52	
(b) Provincial and Provincial Guaranteed	$ 35,000 00		
Interest accrued	416 71		
		35,416 71	
(c) Canadian municipalities, school districts and rural telephone companies	$ 137,140 25		
Interest accrued	2,184 75		
		139,325 00	
(d) All other bonds	$ 104,263 50		
Interest accrued	1,553 86		
		105,817 36	
			674,744 59
6. Book value of stocks			94,101 00
7. Cash on deposit with chartered banks in Canada, $92,422.96; elsewhere, $15,080.99			107,503 95
8. Advances to estates, trusts, etc., under administration			118,559 92
Total Company Funds			$ 1,605,694 29

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,405,405 37	
Interest accrued		6,326 21	
			$ 1,411,731 58
(See Schedule B)			
10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 1,052,157 74	
Interest due		123 43	
			1,052,281 17
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 3,893,323 49		
Interest accrued	4,389 88		
		$ 3,897,713 37	
(b) Provincial and Provincial Guaranteed	$ 1,310,295 75		
Interest accrued	8,324 95		
		1,318,620 70	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,315,050 00		
Interest accrued	4,309 85		
		1,319,359 85	
(d) All other bonds	$ 1,333,023 58		
Interest accrued	5,275 45		
		1,338,299 03	
			7,873,992 95
12. Cash on deposit with chartered banks in Canada, $79,682.64; elsewhere, $65,922.08			145,604 72
Total Guaranteed Funds			$10,483,610 42

Estates, Trusts and Agency Funds

13, Unrealized assets	$ 1,683,865 89	
14. Investments	69,217,468 49	
15. Cash on hand and in banks	997,375 31	
		$71,898,709 69

Summary of Assets

Company Funds	$ 1,605,694 29
Guaranteed Funds	10,483,610 42
Estates, Trusts and Agency Funds	71,898,709 69
Grand Total of Assets	$83,988,014 40

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 84,883 08
2. Dividends to shareholders declared and unpaid	20,000 00
3. Investment reserves	71,989 97
Total	$ 176,873 05
To the Shareholders:	
4. Paid-in Capital	$ 1,000,000 00
5. Reserve Fund	400,000 00
6. Balance of Profit and Loss Account	28,821 24
Total	$ 1,428,821 24
Total Company Funds	$ 1,605,694 29

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

7. Specific Guaranteed Funds		$ 3,875,452 63
8. General Guaranteed Funds		6,608,157 79
Total Guaranteed Funds		$10,483,610 42

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	$71,780,149 77	
10. Due to Company Funds	118,559 92	
		$71,898,709 69

Summary of Liabilities

Company Funds	$ 1,605,694 29
Guaranteed Funds	10,483,610 42
Estates, Trusts and Agency Funds	71,898,709 69
Grand Total of Liabilities	$83,988,014 40

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 28,916 57	
(b) Collateral loans	3,608 59	
(c) Bonds and debentures	33,591 70	
(d) Dividends on stocks	5,612 08	
(e) Other interest earned	1,721 43	
		$ 73,450 37
2. Profit on sale of securities and real estate		7,371 21
3. Profit in guaranteed funds		114,605 06
4. Agency fees and commissions earned		266,566 54
5. All other revenue for the year		8,544 85
Total		$ 470,538 03

Expenditure

6. Amount by which ledger values of assets were written down		$ 14,543 63
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 55,000 00	
(b) Provincial	930 64	
(c) Municipal	2,521 24	
(d) Government of Newfoundland	13,063 78	
		71,515 66
8. All other expenses incurred:		
(a) Salaries	$ 187,019 12	
(b) Directors' and Advisory Committee fees	12,230 00	
(c) Auditors' fees	6,894 34	
(d) Rents	24,320 00	
(e) Travelling expenses	5,606 26	
(f) Printing and stationery	4,841 07	
(g) Advertising	10,117 12	
(h) Postage, telegrams, telephones and express	6,451 27	
(i) Maintenance of Office Premises	8,578 86	
(j) Miscellaneous	32,651 18	
		298,709 22
9. Transferred to Staff Pension Fund		5,000 00
10. Net profit transferred to Profit and Loss Account		80,769 52
Total		$ 470,538 03

THE EASTERN TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 28,051 72
2. Amount transferred from Revenue Account	80,769 52
Total	$ 108,821 24
3. Dividends to shareholders declared during year	$ 80,000 00
4. Balance of account at 31st December, 1945	28,821 24
Total	$ 108,821 24

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $200,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) December 6th, 1944; (b) January 2nd, 1945; (c) 2%.
    (a) March 7th, 1945; (b) April 1st, 1945; (c) 2%.
    (a) June 6th, 1945; (b) July 2nd, 1945; (c) 2%.
    (a) September 6th, 1945; (b) October 1st, 1945; (c) 2%.
3. Date appointed for the Annual Meeting—February 14th, 1946.
    Date of last Annual Meeting—February 14th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 982,599 21

CONSTATING INSTRUMENTS

Incorporated in 1893 by Act of the Parliament of Canada, 56 Vic., C. 84. Amendments in 1899, 62-63 Vic., c. 110, and in 1908, 7-8 Edw. VII, c. 103. Commenced business in 1893. Granted registry in Ontario, 1st November, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Nova Scotia (b)	360,206 90	....	2,161 84	362,368 74	....
Nova Scotia (a)	14,869 85	....	77 56	14,947 41	....
New Brunswick (b)	70,081 82	....	343 81	70,425 63	....
Prince Edward Island (b)	30,000 00	....	326 46	30,326 46	....
Prince Edward Island (a)	6,233 34	....	29 03	6,262 37	....
Quebec (b)	13,825 00	....	204 66	14,029 66	....
Total	495,216 91	....	3,143 36	498,360 27	....
Guaranteed Funds:					
Nova Scotia (b)	804,017 46	....	3.045 33	807,062 79	....
Nova Scotia (a)	85,128 09	....	406 90	85,534 99	....
New Brunswick (b)	191,776 00	....	1,714 25	193,490 25	....
Prince Edward Island (b)	15,635 00	....	72 35	15,707 35	....
Prince Edward Island (a)	15,364 74	....	32 70	15,397 44	....
Quebec (b)	117,075 00	....	296 54	117,371 54	....
Ontario (b)	18,350 00	....	....	18,350 00	....
Newfoundland (b)	158,059 08	229 50	528 64	158,817 22	....
Total	1,405,405 37	229 50	6,096 71	1,411,731 58	....

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—W. S. MIDDLEBRO, K.C.
Vice-Presidents—G. D. FLEMING
O. E. MANNING
Manager—O. E. MANNING
Secretary-Treasurer—W. M. TELFORD

DIRECTORS

DR. A. L. DANARD
DR. G. H. HOLMES
G. D. MCLAUCHLAN
O. E. MANNING
DR. R. HOWEY
E. N. COOPER
J. G. FRASER
W. L. BROWN
W. B. LEMON
DUNCAN F. MCCUAIG

Auditors—C. L. VANWYCK, C.P.A., AND JAMES H. VANOVERBEEK, F.A.E.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	544,700 00
Amount paid in cash	544,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 35,368 29
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)			42,620 65
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 165,193 73	
Agreements for sale		58,967 88	
Interest due		3,407 67	
Interest accrued		3,063 13	
			230,632 41
(*See Schedule B*)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $15,250.00 of the Company's own stock upon which $15,250.00 has been paid.)			
Principal		$ 94,085 52	
Interest accrued		385 01	
			94,470 53
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,000 00		
Interest accrued	5 00		
		$ 1,005 00	
(b) Canadian municipalities, school districts and rural telephone companies	$ 1,825 00		
Interest accrued	54 60		
		1,879 60	
(c) All other bonds	$ 77,768 36		
Interest accrued	327 73		
		78,096 09	
			80,980 69
6. Book value of stocks			269,284 07
7. Cash on hand			51,246 42
8. Cash on deposit with chartered banks in Canada		$ 111,657 72	
Elsewhere		18,641 70	
			130,299 42
9. Owing from guaranteed funds			93,704 79
10. Advances to estates, trusts, etc., under administration			41,230 42
11. All other assets			15,175 60
Total Company Funds			$ 1,085,013 29

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,318,010 54	
Agreements for sale		29,028 71	
Interest due		1,981 06	
Interest accrued		16,585 71	
			$ 1,365,606 02
(See Schedule B)			
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,508,277 03		
Interest accrued	12,906 41		
		$ 2,521,183 44	
(b) Provincial and Provincial Guaranteed	$ 789,453 86		
Interest accrued	71,738 50		
		861,192 36	
(c) Canadian municipalities, school districts and rural telephone companies	$ 470,525 87		
Interest accrued	9,930 46		
		480,456 33	
(d) All other bonds	$ 351,692 85		
Interest accrued	4,596 92		
		356,289 77	
			4,219,121 90
14. Book value of Stocks			238,279 15
Total Guaranteed Funds			$ 5,823,007 07

Estates, Trusts and Agency Funds

15. Unrealized assets	$ 1,760,182 33	
16. Investments	475,383 25	
17. Cash on hand and in banks	240,626 51	
		$ 2,476,192 09

Summary of Assets

Company Funds	$ 1,085,013 29
Guaranteed Funds	5,823,007 07
Estates, Trusts and Agency Funds	2,476,192 09
Grand Total of Assets	$ 9,384,212 45

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks:	
With security	$ 275,000 00
2. Taxes other than taxes on real estate	18,154 32
3. Investment reserves	123,177 57
4. All other liabilities	3,000 00
Total	$ 419,331 89

To the Shareholders:

5. Paid-in Capital	$ 544,700 00
6. Reserve Fund	75,000 00
7. General Contingency Reserve	45,981 40
Total	$ 665,681 40
Total Company Funds	$ 1,085,013 29

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

8. Trust deposits		$ 2,587,473 07
9. General Guaranteed Funds	$ 3,115,004 44	
Interest due and accrued	26,824 77	
		3,141,829 21
10. Due to Company Funds		93,704 79
Total Guaranteed Funds		$ 5,823,007 07

Estates, Trusts and Agency Funds

11. Estates	$ 1,980,661 60	
12. Trusts and Agencies	454,300 07	
13. Due to Company Funds	41,230 42	
		$ 2,476,192 09

Summary of Liabilities

Company Funds	$ 1,085,013 29
Guaranteed Funds	5,823,007 07
Estates, Trusts and Agency Funds	2,476,192 09
Grand Total of Liabilities	$ 9,384,212 45

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 14,137 32	
(b) Collateral Loans	2,736 97	
(c) Bonds and debentures	7,054 44	
(d) Dividends on stocks	11,505 69	
		$ 35,434 42
2. Profit on sale of securities and real estate		6,763 00
3. Profit in guaranteed funds		97,820 86
4. Agency fees and commissions earned		15,830 14
5. All other revenue for the year		4,380 35
Total		$ 160,228 77

Expenditure

6. Interest incurred		$ 1,325 87
7. Loss on sale of securities and real estate owned		6,481 73
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 25,000 00	
(b) Provincial	255 00	
(c) Municipal	518 95	
		25,773 95
9. Commissions on loans and on sale of real estate		3,698 26
10. Amount transferred to Investment Reserves		6,763 00
11. All other expenses incurred:		
(a) Salaries	$ 29,972 98	
(b) Directors' and Advisory Committee fees	1,810 00	
(c) Auditors' fees	600 00	
(d) Travelling expenses	1,312 16	
(e) Printing and stationery	2,222 86	
(f) Advertising	4,424 40	
(g) Postage, telegrams, telephones and express	2,835 16	
(h) Commission on sale of G.I. Certificates	2,186 05	
(i) Maintenance of Office Premises	3,214 13	
(j) Miscellaneous	8,313 72	
		56,891 46
12. Net profit transferred to Profit and Loss Account		59,294 50
Total		$ 160,228 77

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year		Nil
2. Amount transferred from Revenue Account	$	59,294 50
Total	$	59,294 50
3. Dividends to shareholders declared during year	$	38,129 00
4. Amount transferred to General Contingency Reserve		21,165 50
5. Balance of account at 31st December, 1945		Nil
Total	$	59,294 50

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $20,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 12th, 1945; (b) June 20th, 1945; (c) 2% and bonus ½%.
   (a) November 30th, 1945; (b) December 20th, 1945; (c) 4½%.
3. Date appointed for the Annual Meeting—February 27th, 1946.
   Date of last Annual Meeting—February 14th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 212,416 88
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 9,278 51

CONSTATING INSTRUMENTS

The Grey and Bruce Trust and Savings Company, cited 16 Geo. V (1926), c. 123. This Act confirms the amalgamation of The Grey and Bruce Loan Company and The Owen Sound Loan and Savings Company, and constitutes the amalgamated corporation a new corporation under the name of The Grey and Bruce Trust and Savings Company, with Head Office in the City of Owen Sound, and empowers the new corporation to carry on the business of a trust company under The Loan and Trust Corporations Act.

The Grey and Bruce Loan Company was incorporated under The Buildings Societies Act, R.S.O. 1887, c. 169, as a permanent building society under the name of The Owen Sound, Grey, and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, May 10th, 1889. The corporate name was by Order-in-Council of Ontario, September 15th, 1897, changed to The Grey and Bruce Loan Company.

The Owen Sound Loan and Savings Company was incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey on the 1st April, 1889.

The date of incorporation of The Grey and Bruce Trust and Savings Company being April 8th, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	94,100 07	33 06	1,997 06	1,250 68	97,380 87	1,899 15
Ontario (b)	129,925 36	103 12	1,410 61	1,812 45	133,251 54	629 10
Guaranteed Funds:						
Ontario (a)	197,251 85	....	546 07	3,124 00	200,921 92	....
Ontario (b)	1,149,699 20	88 20	1,434 99	13,461 71	1,164,684 10	....
Total (a)	291,351 92	33 06	2,543 13	4,374 68	298,302 79	1,899 15
Total (b)	1,279,624 56	191 32	2,845 60	15,274 16	1,297,935 64	629 10
Grand Total	1,570,976 48	224 38	5,388 73	19,648 84	1,596,238 43	2,528 25

GUARANTY TRUST COMPANY OF CANADA

Head Office, Windsor, Ontario

Officers

President—J. Wilson Berry
Vice-Presidents—Robert Maisey
E. M. Proctor
F. H. Leslie
J. M. Hayes

General Manager—J. Wilson Berry
Secretary—John A. Thompson
Treasurer—Edward T. Berry

Directors

J. Wilson Berry
Vernon G. Cardy
Louis Blake Duff
W. H. Furlong, K.C.
J. M. Hayes
E. C. Kenning, K.C.
L. A. Landriau, K.C.
F. H. Leslie
Robert Maisey
J. R. Morris, K.C.
E. M. Proctor
G. G. Robinson
George B. Snyder, M.D.
W. F. Spry
E. Blake Winter

Auditors—Brokenshire, Scarff & Company

Capital

Amount of Capital Stock authorized (5,000 shares of $100.00 each)	$ 500,000 00
Amount subscribed	500,000 00
Amount paid in cash	400,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 19,092 93
2. Book value of real estate:			
(a) Freehold land (including buildings)			1 00
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 35,441 00	
Interest accrued		9 84	
			35,450 84
4. Book value of bonds, debentures and debenture stocks:			
(a) Canadian municipalities, school districts and rural telephone companies	$ 470,941 57		
Interest accrued	4,748 17		
		$ 475,689 74	
(b) All other bonds	$ 172,385 00		
Interest accrued	2,206 24		
		174,591 24	
			650,280 98
5. Cash on hand			40,888 21
6. Cash on deposit with chartered banks in Canada			15,761 83
7. Advances to estates, trusts, etc., under administration			2,500 00
8. Accrued fees and charges for administering estates			6,814 90
9. All other assets			9,088 92
Total Company Funds			$ 779,879 61

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages		$ 578,572 14	
Agreements for sale		64,198 89	
Interest due		370 67	
Interest accrued		3,581 56	
			$ 646,723 26

(See Schedule B)

11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 428,343 32	
Interest accrued		418 55	
			428,761 87
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,752,261 75		
Interest accrued	15,589 71		
		$ 1,767,851 46	
(b) Provincial and Provincial Guaranteed	$ 571,021 50		
Interest accrued	4,826 66		
		575,848 16	
(c) Canadian municipalities, school districts and rural telephone companies	$ 448,187 74		
Interest accrued	4,635 43		
		452,823 17	
(d) All other bonds	$ 25,000 00		
Interest accrued	501 37		
		25,501 37	
			2,822,024 16
13. Cash on hand			42,109 11
14. Cash on deposit with chartered banks in Canada			160,765 81
Total Guaranteed Funds			$ 4,100,384 21

Estates, Trusts and Agency Funds

15. Unrealized assets	$16,794,669 33	
16. Investments	1,038,860 41	
17. Cash on hand and in banks	702,487 80	
		$18,536,017 54

Summary of Assets

Company Funds	$ 779,879 61
Guaranteed Funds	4,100,384 21
Estates, Trusts and Agency Funds	18,536,017 54
Grand Total of Assets	$23,416,281 36

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 6,693 96
2. Dividends to shareholders declared and unpaid	4,887 84
Total	$ 11,581 80
To the Shareholders:	
3. Paid-in Capital	$ 400,000 00
4. Reserve Fund	320,000 00
5. General Contingency Reserve	36,690 24
6. Balance of Profit and Loss Account	11,607 57
Total	$ 768,297 81
Total Company Funds	$ 779,879 61

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

7. Trust deposits		$ 2,484,483 88
8. General Guaranteed Funds	$ 1,600,349 01	
Interest accrued	15,551 32	
		1,615,900 33
Total Guaranteed Funds		$ 4,100,384 21

Estates, Trusts and Agency Funds

9. Estates	$ 5,299,469 52	
10. Trusts and Agencies	13,234,048 02	
11. Due to Company Funds	2,500 00	
		$18,536,017 54

Summary of Liabilities

Company Funds	$ 779,879 61
Guaranteed Funds	4,100,384 21
Estates, Trusts and Agency Funds	18,536,017 54
Grand Total of Liabilities	$23,416,281 36

REVENUE ACCOUNT

Income

1. Rents earned		$ 3,548 91
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 5,442 25	
(b) Collateral loans	1,393 84	
(c) Bonds and debentures	23,841 17	
		30,677 26
3. Profit on sale of securities		10,904 15
4. Profit in guaranteed funds		50,692 35
5. Agency fees and commissions earned		92,246 51
6. All other revenue for the year—Safety Deposit Box Rentals		8,887 77
Total		$ 196,956 95

Expenditure

7. Interest incurred		$ 434 97
8. Amount by which ledger values of assets were written down		5,422 35
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 14,930 10	
(b) Provincial	520 73	
(c) Municipal	1,761 60	
		17,212 43
10. All other expenses incurred:		
(a) Salaries	$ 88,950 81	
(b) Directors' and Advisory Committee fees	1,590 00	
(c) Auditors' fees	1,300 00	
(d) Legal fees	2,014 66	
(e) Rents	12,887 46	
(f) Travelling expenses	3,796 51	
(g) Printing and stationery	5,659 65	
(h) Advertising	8,142 01	
(i) Postage, telegrams, telephones and express	4,452 59	
(j) Commission on sale of G.I. Certificates	1,439 45	
(k) Miscellaneous	11,022 49	
		141,255 63
11. Net profit transferred to Profit and Loss Account		32,631 57
Total		$ 196,956 95

GUARANTY TRUST COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	5,488 27
2. Amount transferred from Revenue Account		32,631 57
3. Capital appreciation on Assets purchased		35,084 00
Total	$	73,203 84
4. Dividends to shareholders declared during year	$	19,166 88
5. Amount transferred to Reserve Fund		40,000 00
6. Contributions to Staff Pension Fund and Group Insurance		2,429 39
7. Balance of account at 31st December, 1945		11,607 57
Total	$	73,203 84

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) March 24th, 1945; (b) April 15th, 1945; (c) 1¼%.
    (a) May 19th, 1945; (b) July 15th, 1945; (c) 1¼%.
    (a) September 22nd, 1945; (b) October 15th, 1945; (c) 1¼%.
    (a) November 17th, 1945; (b) January 15th, 1946; (c) 1¼%.
    Being at rate of 5% per annum.
3. Date appointed for the Annual Meeting—Fourth Thursday in January. Date of last Annual Meeting—January 24th, 1946.
4. Special General Meetings held during year: Date—May 19th, 1945.
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 318,278 07

CONSTATING INSTRUMENTS

Incorporated on the 12th June, 1925, by Special Act of Parliament of Dominion of Canada; registered as a Trust Company in Ontario, 13th day of May, 1926.

Fidelity Trusts Company of Ontario. By Order-in-Council dated November 29th, 1940, the Lieutenant-Governor-in-Council formally approved an agreement dated October 8th, 1940, by which "Guaranty Trust Company of Canada" purchased certain assets and assumed the liabilities of the "Fidelity Trusts Company of Ontario". The "Fidelity Trusts Company of Ontario" ceased registry June 30th, 1941.

Niagara Falls Loan and Savings Company, Guaranty Trust Company of Canada. An agreement between these companies dated 20th day of December, 1943, ratified by shareholders of both companies on the 29th and 30th days of December, 1943, respectively, whereby the assets and liabilities of the loan corporation were taken over and assumed by the trust company as of the 13th day of January, 1944, was approved by an order-in-council dated the 13th day of January, 1944.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outtanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Guaranteed Funds:					
Ontario (b)	644,902 75	cr. 2,131 72	370 67	3,581 56	646,723 26
Total	644,902 75	cr. 2,131 72	370 67	3,581 56	646,723 26

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
First Vice-President—J. M. PURCELL
Second Vice-President—G. ALEX FORBES
Manager and Secretary-Treasurer—H. L. BENALLICK

DIRECTORS

J. R. HOWITT, K.C.
J. M. PURCELL
G. ALEX FORBES
JOHN R. PHIN
JOHN ARMSTRONG
DR. H. O. HOWITT
R. FORBES AULD
W. P. GAMBLE

Auditors—J. F. SCULLY, C.A., AND N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)		$ 1,000,000 00
Amount subscribed		391,500 00
Amount paid in cash:		
On $258,000 stock fully called	$ 258,000 00	
On $133,500 stock 33⅓% called	44,500 49	
		302,500 49

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 178,364 59	
Interest due		67 07	
Interest accrued		2,781 67	
			$ 181,213 33
(See Schedule B)			
2. Book value of bonds, debentures:			
(a) Dominion Government	$ 351,009 28		
Interest accrued	2,431 77		
		$ 353,441 05	
(b) Provincial	$ 19,870 28		
Interest accrued	193 52		
		20,063 80	
			373,504 85
3. Cash on hand			5,448 55
4. Cash on deposit with chartered banks in Canada			8,062 86
5. Owing from guaranteed funds			3,904 48
6. Advances to estates, trusts, etc., under administration			5,000 00
Total Company Funds			$ 577,134 07

Guaranteed Funds

7. Amount secured by mortgages on real estate including:			
First mortgages		$ 295,362 39	
Interest due		1 91	
Interest accrued		3,168 52	
			$ 298,532 82
(See Schedule B)			
8. Book value of bonds, debentures:			
(a) Dominion Government	$ 209,889 69		
Interest accrued	1,352 04		
		$ 211,241 73	

THE GUELPH TRUST COMPANY—Continued

(b) Provincial	$ 4,953 20		
Interest accrued	20 96		
		$ 4,974 16	
			$ 216,215 89
9. Cash on hand			829 59
10. Cash on deposit with chartered banks in Canada			25,730 79
Total Guaranteed Funds			$ 541,309 09

Estates, Trusts and Agency Funds

11. Unrealized assets	$ 2,418,730 92	
12. Investments	3,729,178 21	
13. Cash on hand and in banks	396,031 57	
		$ 6,543,940 70

Summary of Assets

Company Funds	$ 577,134 07
Guaranteed Funds	541,309 09
Estates, Trusts and Agency Funds	6,543,940 70
Grand Total of Assets	$ 7,662,383 86

Liabilities

Company Funds

To the Public:

1. Reserved for Government Taxes	$ 16,909 26
2. Dividends to shareholders declared and unpaid	7,562 52
Total	$ 24,471 78

To the Shareholders:

3. Paid-in Capital	$ 302,500 49
4. Reserve Fund	200,000 00
5. Balance at credit of Profit and Loss Account	50,161 80
Total	$ 552,662 29
Total Company Funds	$ 577,134 07

Guaranteed Funds

6. Specific Guaranteed Funds	$ 8,392 73	
Interest due and accrued	146 87	
		$ 8,539 60
7. General Guaranteed Funds	$ 520,586 35	
Interest due and accrued	8,278 66	
		528,865 01
8. Due to Company Funds		3,904 48
Total Guaranteed Funds		$ 541,309 09

Estates, Trusts and Agency Funds

9. Estates	$ 3,483,312 25	
10. Trusts and Agencies	3,055,628 45	
11. Due to Company Funds	5,000 00	
		$ 6,543,940 70

THE GUELPH TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	$ 577,134 07
Guaranteed Funds	541,309 09
Estates, Trusts and Agency Funds	6,543,940 70
Grand Total of Liabilities	$ 7,662,383 86

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 21,052 82	
(b) Bonds and debentures	10,274 78	
(c) Bank deposits	3 98	
		$ 31,331 58
2. Profit in guaranteed funds		5,106 20
3. Agency fees and commissions earned		25,253 69
4. All other revenue for the year		2,093 00
Total		$ 63,784 47

Expenditure

5. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 17,022 19	
(b) Provincial	255 00	
(c) Municipal	187 96	
		$ 17,465 15
6. All other expenses incurred:		
(a) Salaries	$ 2,902 00	
(b) Directors' fees	1,695 00	
(c) Auditors' fees	400 00	
(d) Rents and office services	6,000 00	
(e) Travelling expenses and commissions on collections	1,575 00	
(f) Printing and stationery	861 82	
(g) Advertising	194 11	
(h) Postage, telegrams, telephones and express	593 07	
(i) Commission on sale of G.I. Certificates	19 41	
(j) Exchange	28 84	
(k) Miscellaneous	2,229 22	
		16,498 47
7. Net profit transferred to Profit and Loss Account		29,820 85
Total		$ 63,784 47

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 84,465 99
2. Amount transferred from Revenue Account	29,820 85
Total	$ 114,286 84
3. Dividends to shareholders declared during year	$ 15,125 04
4. Amount transferred to Reserve Fund	49,000 00
5. Balance at credit of account at 31st December, 1945	50,161 80
Total	$ 114,286 84

THE GUELPH TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, Fidelity Blanket Bond for $100,000.00 on any one person and covering all members of staff.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 6th, 1945; (b) July 3rd, 1945; (c) 2½%.
   (a) December 12th, 1945; (b) January 2nd, 1946; (c) 2½%.
3. Date appointed for the Annual Meeting—February 27th, 1946.
   Date of last Annual Meeting—February 28th, 1945.

4. Amount of interest permanently capitalized during the year .... $	74 70
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid	8,869 83

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chap. 223.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario............. (a)	....	....	....	....	....	....
Ontario............. (b)	259,824 10	13 00	67 07	2,781 67	262,685 84	....
Saskatchewan....... (a)	20,971 61	128 68	....	....	21,100 29	....
Total...........	280,795 71	141 68	67 07	2,781 67	283,786 13	....
Guaranteed Funds:						
Ontario............ (a)	1,100 00	....	....	32 08	1,132 08	....
Ontario............ (b)	294,252 39	10 00	1 91	3,136 44	297,400 74	....
Total................	295,352 39	10 00	1 91	3,168 52	298,532 82	Nil

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—JOHN COWAN, K.C. Manager and Secretary-Treasurer—W. R. PAUL
First Vice-President—JOHN H. ANDERSON
Second Vice-President—WILLIAM SKINNER

DIRECTORS

JOHN COWAN, K.C.	HOMER LOCKHART
JOHN H. ANDERSON	MALCOLM MCGUGAN
WILLIAM J. SKINNER	WILLIAM D. MACKENZIE
WILLIAM ROBERT PAUL	JOHN H. MOFFATT
ALEXANDER R. MCKAY	CALVERT M. CARRUTHERS, M.D., F.R.C.S.

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
(of Campbell, Lawless, Parker & Black, Chartered Accountants)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.000 each)	$ 1,000,000 00
Amount subscribed	635,000 00
Amount paid in cash	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 32,200 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			1 00
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 234,988 82	
Agreements for sale		324,411 11	
			559,399 93
(*See Schedule B*)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $29,450.00 of the Company's own stock upon which $29,450.00 has been paid.)			
Principal		$ 63,944 83	
Interest due		722 01	
Interest accrued		32 59	
			64,699 43
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 250,000 00		
Interest accrued	500 00		
		$ 250,500 00	
(b) Provincial and Provincial Guaranteed	$ 119,520 00		
Interest accrued	768 50		
		120,288 50	
(c) Canadian municipalities, school districts and rural telephone companies		7,594 08	
(d) All other bonds		50,000 00	
			428,382 58
6. Book value of stocks			4,746 25
7. Cash on hand			15,212 98
8. Cash on deposit with chartered banks in Canada			63,876 29
9. Advances to estates, trusts, etc., under administration			26,341 61
10. All other assets			8,132 84
Total Company Funds			$ 1,202,992 91

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,628,398 91	
Interest due		1,609 88	
Interest accrued		11,412 57	
			$ 1,641,421 36
(See Schedule B)			
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,950,125 00		
Interest accrued	8,037 50		
		$ 1,958,162 50	
(b) Provincial and Provincial Guaranteed	$ 575,812 08		
Interest accrued	5,082 91		
		580,894 99	
(c) Canadian municipalities, school districts and rural telephone companies	$ 191,390 09		
Interest accrued	1,449 49		
		192,839 58	
(d) All other bonds	$ 138,232 20		
Interest accrued	726 87		
		138,959 07	
			2,870,856 14
13. Book value of Stocks			276,843 43
14. Cash on hand			40,196 21
15. Cash on deposit with chartered banks in Canada			59,998 58
Total Guaranteed Funds			$ 4,889,315 72

Estates, Trusts and Agency Funds

16. Unrealized assets	$ 853,315 98	
17. Investments	224,070 46	
18. Cash on hand and in banks	65,395 36	
		$ 1,142,781 80

Summary of Assets

Company Funds	$ 1,202,992 91
Guaranteed Funds	4,889,315 72
Estates, Trusts and Agency Funds	1,142,781 80
Grand Total of Assets	$ 7,235,090 43

Liabilities

Company Funds

To the Public:	
1. Money borrowed from banks with security	$ 150,000 00
2. Taxes other than taxes on real estate	3,782 92
3. Dividends to shareholders declared and unpaid	25,400 00
4. Investment reserves	85,000 00
5. All other liabilities	660 48
Total	$ 264,843 40
To the Shareholders:	
6. Paid-in Capital	635,000 00
7. Reserve Fund	250,000 00
8. Balance of Profit and Loss Account	53,149 51
Total	$ 938,149 51
Total Company Funds	$ 1,202,992 91

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

9. Trust deposits:		
Principal	$ 2,276,591 42	
Interest accrued	7,227 41	
		$ 2,283,818 83
10. General Guaranteed Funds	$ 2,555,132 58	
Interest due and accrued	50,364 31	
		2,605,496 89
Total Guaranteed Funds		$ 4,889,315 72

Estates, Trusts and Agency Funds

11. Estates	$ 628,054 75	
12. Trusts and Agencies	488,385 44	
13. Due to Company Funds	26,341 61	
		$ 1,142,781 80

Summary of Liabilities

Company Funds	$ 1,202,992 91
Guaranteed Funds	4,889,315 72
Estates, Trusts and Agency Funds	1,142,781 80
Grand Total of Liabilities	$ 7,235,090 43

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 35,925 52	
(b) Collateral loans	4,021 46	
(c) Bonds and debentures	8,125 20	
(d) Dividends on stocks	270 00	
(e) Bank deposits	649 57	
(f) Other interest earned	181 98	
		$ 49,173 73
2. Profit on sale of securities and real estate		11,776 33
3. Profit in guaranteed funds		83,950 59
4. Agency fees and commissions earned		7,627 98
5. All other revenue for the year		1,021 49
6. Amount transferred from Investment Reserves		18,974 32
Total		$ 172,524 44

Expenditure

7. Interest incurred		$ 101 23
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 46,234 77	
(b) Provincial	380 50	
(c) Municipal	565 10	
		47,180 37
9. Commissions on loans and on real estate		1,325 68
10. Amount transferred to Investment Reserves		19,085 94
11. All other expenses incurred:		
(a) Salaries	$ 33,200 43	
(b) Directors' and Advisory Committee fees	1,900 00	
(c) Auditors' fees	2,835 00	
(d) Legal fees	168 50	
(e) Rents	420 00	
(f) Travelling expenses	471 30	
(g) Printing and stationery	3,206 33	
(h) Advertising	1,528 85	
(i) Postage, telegrams, telephones and express	1,389 55	

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

(j) Maintenance of Office Premises	$ 1,136 50	
(k) Miscellaneous	12,022 64	
		$ 58,279 10
12. Net profit transferred to Profit and Loss Account		46,552 12
Total		$ 172,524 44

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 47,872 39
2. Amount transferred from Revenue Account	46,552 12
Total	$ 94,424 51
3. Dividends to shareholders declared during year	$ 41,275 00
4. Balance of account at 31st December, 1945	53,149 51
Total	$ 94,424 51

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) April 18th, 1945; (b) July 2nd, 1945; (c) 2½%.
    (a) October 30th, 1945; (b) January 2nd, 1946; (c) 2½% plus 1½% bonus.
3. Date appointed for the Annual Meeting—First Tuesday in February, 1946. Date of last Annual Meeting—February 6th, 1945.

4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	$ 899 27
5. Amount of fees paid to the Company from advances made by it during the year	720 00
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid	13,387 48

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act., R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

By Order-in-Council approved March 6th, 1907, pursuant to the provisions of Section 4 (6), cap. 27, 63 Victoria, the authorized capital stock of the Company was increased from $500,000.00 to $1,000,000.00.

By 18 George V. Chapter 112, the Company was given Trust Company powers and its name changed to The Industrial Mortgage and Trust Company.

By 24 George V, Chapter 79, the Company assumed the liabilities and purchased under agreement the business, assets, etc., of The East Lambton Farmers' Loan and Savings Company.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, c. 257.

By Order-in-Council approved 22nd April, 1936, the Lieutenant-Governor assented to The Industrial Mortgage and Trust Company assuming the liabilities and purchase under agreement dated 24th December, 1935, of the business, assets, etc., of The Crown Savings and Loan Company.

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Capital Account:						
Ontario...........(a)	130,656 94	804 79			131,461 73	524 51
Ontario...........(b)	395,731 56	2,835 44			398,567 00	17,694 42
Total Ontario	526,388 50	3,640 23			530,028 73	18,218 93
Saskatchewan.....(b)	88,945 25	841 14			89,786 39	12,709 76
Total Saskatchewan ..	88,945 25	841 14			89,786 39	12,709 76
Alberta...........(b)	27,509 61				27,509 61	624 88
Total Alberta........	27,509 61				27,509 61	
Total Company Funds	642,843 36	4,481 37			647,324 73	31,553 57
Guaranteed Funds:						
Ontario...........(a)	670,797 82	830 03	986 37	2,251 69	674,865 91	2,513 07
Ontario...........(b)	963,085 33	1,719 51	6,392 38	9,160 88	980,358 10	13,438 87
Total Ontario........	1,633,883 15	2,549 54	7,378 75	11,412 57	1,655,224 01	15,951 94
Saskatchewan.....(b)	43,859 99	586 20			44,446 19	3,457 98
Alberta...........(b)	4,544 98				4,544 98	428 02
Total Guaranteed Funds.............	1,682,288 12	3,135 74	7,378 75	11,412, 57	1,704,215 18	19,837 94
Total............(a)	801,454 76	1,634 82	986 37	2,251 69	806,327 64	3,037 58
Total........... (b)	1,523,676 72	5,982 29	6,392 38	9,160 88	1,545,212 27	48,353 93
Grand Total.........	2,325,131 48	7,617 11	7,378 75	11,412 57	2,351,539 91	51,391 51

THE LAMBTON TRUST COMPANY, LIMITED

Head Office, Sarnia, Ontario

OFFICERS

President—CHESTER H. BELTON
Vice-President—ALBERT J. JOHNSTON
Manager—G. C. NORSWORTHY
Secretary-Treasurer—E. A. PARDEE

DIRECTORS

CHESTER H. BELTON
ALBERT J. JOHNSTON
W. H. KENNY
R. M. E. MCDIARMID
A. G. MINIELLY
J. F. ROBERTS, M.D.
H. M. TAYLOR

Auditors—W. D. GLENDINNING, F.C.A., W. F. MACLENNAN, C.A., of Glendinning, Jarrett, Gray and Roberts.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	315,350 00
Amount paid in cash	315,350 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 155,711 90	
Agreements for sale		4,603 04	
Interest due		985 29	$ 161,300 23
(See Schedule B)			
2. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 126,000 00		
Interest accrued	315 00	$ 126,315 00	
(b) Canadian municipalities, school districts and rural telephone companies	$ 39,008 80		
Interest accrued	500 00	39,508 80	
(c) All other bonds	$ 24,835 28		
Interest accrued	373 00	25,208 28	
			191,032 08
3. Book value of stocks			32,718 00
4. Cash on deposit with chartered banks in Canada			20,712 82
5. Advances to estates, trusts, etc., under administration			1,600 00
6. Accrued fees and charges for administering estates			1,920 00
Total Company Funds			$ 409,283 13

Estates, Trusts and Agency Funds

7. Unrealized assets	$ 659,720 53	
8. Investments	354,611 30	
9. Cash on hand and in banks	39,425 20	$ 1,053,757 03

Summary of Assets

Company Funds	$ 409,283 13
Estates, Trusts and Agency Funds	1,053,757 03
Grand Total of Assets	$ 1,463,040 16

THE LAMBTON TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate		$ 3,855 47
2. Investment reserves		10,000 00
Total		$ 13,855 47
To the Shareholders:		
3. Paid-in Capital		$ 315,350 00
4. Reserve Fund		50,000 00
5. Balance of Profit and Loss Account		30,077 66
Total		$ 395,427 66
Total Company Funds		$ 409,283 13

Estates, Trusts and Agency Funds

6. Estates	$ 275,360 84	
7. Trusts and Agencies	776,796 19	
8. Due to Company Funds	1,600 00	
		$ 1,053,757 03

Summary of Liabilities

Company Funds	$ 409,283 13
Estates, Trusts and Agency Funds	1,053,757 03
Grand Total of Liabilities	$ 1,463,040 16

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 10,582 82	
(b) Bonds and debentures	6,044 57	
(c) Dividends on stocks	1,817 50	
		$ 18,444 89
2. Agency fees and commissions earned		6,580 28
Total		$ 25,025 17

Expenditure

3. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 7,000 00	
(b) Provincial	269 86	
		$ 7,269 86
4. All other expenses incurred:		
(a) Salaries	$ 1,505 53	
(b) Directors' and Advisory Committee fees	300 00	
(c) Auditors' fees	350 00	
(d) Rents and general office expense	2,100 00	
(e) Printing and stationery	122 04	
(f) Advertising	363 71	
(g) Miscellaneous	346 61	
		5,087 89
5. Net profit transferred to Profit and Loss Account		12,667 42
Total		$ 25,025 17

THE LAMBTON TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	26,870 74
2. Amount transferred from Revenue Account		12,667 42
Total	$	39,538 16
3. Dividends to shareholders declared during year	$	9,460 50
4. Balance of account at 31st December, 1945		30,077 66
Total	$	39,538 16

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 12th, 1945; (b) December 31st, 1945; (c) 3%.
3. Date appointed for the Annual Meeting—February 6th, 1946.
   Date of last Annual Meeting—February 14th, 1945.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of April, 1928, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chapter 223. Registered as a Trust Company in Ontario, May 15th, 1928.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario (a)	65,897 86	150 22	....	66,048 08	....
Ontario (b)	94,417 08	835 07	....	95,252 15	653 37
Total (a)	65,897 86	150 22	....	66,048 08	....
Total (b)	94,417 08	835 07	....	95,252 15	653 37
Grand Total	160,314 94	985 29	....	161,300 23	....

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, Toronto Ontario

OFFICERS

President—RT. HON. ARTHUR MEIGHEN, K.C., P.C.
Vice-Presidents—G. H. AIKINS, K.C.; RAY LAWSON, O.B.E.; H. R. MACMILLAN, C.B.E.
General Manager—THOMAS F. WALKER Secretary—M. W. L. MURRAY
Treasurer—JOHN GODWIN

DIRECTORS

G. H. AIKINS, K.C.
G. MONTAGUE BLACK
W. H. CARTER
J. A. CLARK, K.C.
W. L. DUFFIELD
GORDON FARRELL
W. GRANT FISHER
DAVID H. GIBSON, C.B.E.
ROBERT E. GRASS, K.C.
J. MCCLARY GUNN
LIEUT.-COLONEL G. INGRAM, O.B.E.
RAY LAWSON, O.B.E.
H. R. MACMILLAN, C.B.E.
THE RT. HON. ARTHUR MEIGHEN, K.C., P.C.
A. MCPHERSON
J. MCCLARY MOORE
JOHN S. MOORE
LIEUT.-COLONEL NORMAN C. PEARCE
PHILIP POCOCK
SIGMUND SAMUEL, LL.D.
A. E. SILVERWOOD
COLONEL J. E. SMALLMAN
J. GORDON THOMPSON
THOMAS F. WALKER
J. WATSON YOUNGE

Audtors—W. D. GLENDINNING, F.C.A.; A. G. CALDER, F.C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,213,700 00
Amount paid in cash	1,213,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 150,741 64
2. Book value of real estate held for sale:			
Freehold land (including buildings)			78,628 07
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 388,239 20	
Agreements for sale		228,728 73	
Interest accrued		6,400 73	
			623,368 66
(*See Schedule B*)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 47,912 83	
Interest accrued		176 15	
			48,088 98
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 744,857 00		
Interest accrued	4,920 07		
		$ 749,777 07	
(b) Canadian municipalities, school districts and rural telephone companies	$ 13,557 20		
Interest accrued	228 20		
		13,785 40	
			763,562 47
6. Book value of stocks			5,422 00
7. Cash on hand			956 65
8. Cash on deposit with chartered banks in Canada			112,513 83
9. Owing from guaranteed funds			1,000 00
10. Advances to estates, trusts, etc., under administration			35,337 81
11. All other assets			38,191 71
Total Company Funds			$ 1,857,811 82

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 2,031,427 31	
Second and subsequent mortgages		9,508 17	
Interest due		5,174 53	
Interest accrued		19,278 16	
			$ 2,065,388 17
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 50,748 88	
Interest accrued		194 53	
			50,943 41
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,034,114 95		
Interest accrued	5,116 85		
		$ 1,039,231 80	
(b) Provincial and Provincial Guaranteed	$ 51,850 42		
Interest accrued	365 67		
		52,216 09	
(c) Canadian municipalities, school districts and rural telephone companies	$ 12,287 62		
Interest accrued	323 35		
		12,610 97	
(d) All other bonds	22,319 50		
Interest accrued	302 05		
		22,621 55	
			1,126,680 41
15. Book value of Stocks			72,506 15
16. Cash on deposit with chartered banks in Canada		$ 64,963 04	
Elsewhere		100 36	
			65,063 40
Total Guaranteed Funds			$ 3,380,581 54

Estates, Trusts and Agency Funds

17. Unrealized assets	$42,776,837 15	
18. Cash on hand and in banks	2,497,003 97	
		$45,273,841 12

Summary of Assets

Company Funds	$ 1,857,811 82
Guaranteed Funds	3,380,581 54
Estates, Trusts and Agency Funds	45,273,841 12
Grand Total of Assets	$50,512,234 48

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 59,814 46
2. Dividends to shareholders declared and unpaid	12,137 00
3. All other liabilities	85,952 35
Total	$ 157,903 81

To the Shareholders:

4. Paid-in Capital	$ 1,213,700 00
5. Reserve Fund	400,000 00
6. Balance of Profit and Loss Account	86,208 01
Total	$ 1,699,908 01
Total Company Funds	$ 1,857,811 82

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

7. Trust deposits		$ 76,506 91
8. Specific Guaranteed Funds	$ 694,400 10	
Interest due and accrued	4,941 75	
		699,341 85
9. General Guaranteed Funds	$ 2,576,011 80	
Interest due and accrued	27,720 98	
		2,603,732 78
10. Due to Company Funds		1,000 00
Total Guaranteed Funds		$ 3,380,581 54

Estates, Trusts and Agency Funds

11. Estates	$14,095,771 46	
12. Trusts and Agencies	31,142,731 85	
13. Due to Company Funds	35,337 81	
		$45,273,841 12

Summary of Liabilities

Company Funds	$ 1,857,811 82
Guaranteed Funds	3,380,581 54
Estates, Trusts and Agency Funds	45,273,841 12
Grand Total of Liabilities	$50,512,234 48

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 32,967 05	
(b) Collateral loans	2,588 59	
(c) Bonds and debentures	23,080 04	
(d) Dividends on stocks	677 50	
(e) Other interest earned	117 85	
		$ 59,431 03
2. Profit on sale of securities and real estate		18,523 87
3. Profit in guaranteed funds		44,753 91
4. Agency fees and commissions earned		247,313 10
5. All other revenue for the year		6,380 39
Total		$ 376,402 30

Expenditure

6. Interest incurred		$ 1,245 83
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 36,000 00	
(b) Municipal	3,896 72	
		39,896 72
8. All other expenses incurred:		
(a) Salaries	$ 175,444 49	
(b) Directors' and Advisory Committee fees	2,122 35	
(c) Auditors' fees	5,500 00	
(d) Legal fees	324 50	
(e) Rents	14,599 70	
(f) Travelling expenses	9,226 36	
(g) Printing and stationery	8,018 80	
(h) Advertising	8,727 24	
(i) Postage, telegrams, telephones and express	6,159 67	
(j) Maintenance of Office Premises	1,308 45	
(k) Miscellaneous	47,074 40	
		278,505 96
9. Net profit transferred to Profit and Loss Account		56,753 79
Total		$ 376,402 30

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	53,728 22
2. Amount transferred from Revenue Account		56,753 79
Total	$	110,482 01
3. Dividends to shareholders declared during year	$	24,274 00
4. Balance of account at 31st December, 1945		86,208 01
Total	$	110,482 01

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00 each and $100,000.00 excess Bond on employees in charge of securities.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) September 12th, 1945; (b) November 1st, 1945; (c) $1.00 per share.
   (a) December 12th, 1945; (b) May 1st, 1946; (c) $1.00 per share.
3. Date appointed for the Annual Meeting—February 22nd, 1946.
   Date of last Annual Meeting—February 23rd, 1945.

4. Amount of fees paid to the Company from advances made by it during the year	$	1,559 60
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid not presented for payment		7,000 00

CONSTATING INSTRUMENTS

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, Chap. 157. See also The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

February 18th, 1929—Order-in-Council confirming By-law No. 14 of the Corporation to increase the capital stock from $500,000.00 to $1,000,000.00.

August 21st, 1929—Order-in-Council confirming By-law No. 18 of the Corporation to increase the capital stock from $1,000,000.00 to $5,000,000.00.

On the 10th day of September, 1929, His Honor the Lieutenant-Governor approved by Order-in-Council the removal of the Head Office of The London and Western Trusts Company, Limited, from the City of London to the City of Toronto.

By an agreement, dated the 15th day of October, 1929, The London and Western Trusts Company, Limited, of London, Ontario, purchased the assets and liabilities, business, rights, property and goodwill, etc., of The Standard Trusts Company with Head Office in Toronto, Ontario. The agreement was ratified and confirmed by the shareholders of both companies and was subsequently approved by the Lieutenant-Governor-in-Council. The transfer became effective on the 18th day of December, 1929. The Standard Trusts Company had, by authority of By-law No. 35, moved its Head Office from Winnipeg to Toronto, and was granted registry in Ontario under date of October 26th, 1929.

June 28th, 1932—Order-in-Council assenting to the conversion of partly paid shares into fully paid shares equivalent to the amount paid in on account of subscriptions not including premiums.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	10,206 97	5 04	...	292 88	10,504 89	642 52
Ontario (b)	344,086 69	...	...	3,489 85	347,576 54	128 64
Manitoba (a)	15,589 89	...	...	56 50	15,646 39	11,542 13
Manitoba (b)	96,885 51	...	...	1,688 50	98,574 01	...
Saskatchewan (a)	53,037 69	...	...	...	53,037 69	6,937 14
Saskatchewan (b)	1,125 00	...	...	...	1,125 00	...
Alberta (a)	169,630 15	7 15	...	873 00	170,510 30	4,798 36
Alberta (b)	876 01	...	...	...	876 01	4 57
Guaranteed Funds:						
Ontario (a)	93,586 62	11 27	1,729 23	1,964 95	97,292 07	...
Ontario (b)	1,834,089 69	387 86	8,024 14	16,373 11	1,858,874 80	...
Manitoba (a)	...	...	...	...	...	...
Manitoba (b)	141 57	...	...	...	141 57	...
Alberta (a)	11,556 56	...	...	...	11,556 56	3,187 63
British Columbia (b)	122,999 55	...	...	940 10	123,939 65	...
Total (a)	353,607 88	23 46	1,729 23	3,187 33	358,547 90	27,107 78
Total (b)	2,400,204 02	387 86	8,024 14	22,491 56	2,431,107 58	133 21
Grand Total	2,753,811 90	411 32	9,753 37	25,678 89	2,789,655 48	27,240 99

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—F. G. DONALDSON
General Manager—O. B. THORNTON
Vice-Presidents—MORRIS W. WILSON; GORDON W. MACDOUGALL, K.C.
Assistant General Managers:
J. C. KELLY
J. P. ANGUS
H. J. KNUBLEY
C. D. CORNELL

DIRECTORS

WILLIAM F. ANGUS
HON. F. PHILIPPE BRAIS, K.C.
C. H. CARLISLE
W. H. COVERDALE
HAROLD CRABTREE
ARTHUR CROSS
F. G. DONALDSON
VICTOR M. DRURY
G. H. DUGGAN
GEORGE B. FOSTER, K.C.
ANDREW P. HOLT
J. D. JOHNSON
GORDON W. MACDOUGALL, K.C.
BURNHAM L. MITCHELL
GEORGE H. MONTGOMERY, K.C.
JOHN C. NEWMAN
JOHN S. NORRIS
FRANK W. ROSS
JAMES MCG. STEWART, K.C.
PAUL F. SISE
LIONEL O. P. WALSH
JAMES WILSON
MORRIS W. WILSON

Auditors—DELOITTE, PLENDER, HASKINS & SELLS

CAPITAL

Amount of Capital Stock authorized (80,000 shares of $25.00 each)	$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 156,808 13
Archives Buildng			24,485 53
2. Book value of real estate held for sale:			
Freehold land (including buildings)			55,082 58
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 307,534 47	
Interest accrued		3,966 05	
			311,500 52
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $39,175.00 of the Company's own stock upon which $39,175.00 has been paid.)			
Principal		$ 561,444 97	
Interest due		4,215 29	
			565,660 26
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 703,062 50		
Interest accrued	2,000 00		
		$ 705,062 50	
(b) Provincial and Provincial Guaranteed	$ 968,340 00		
Interest accrued	5,839 05		
		974,179 05	
(c) Canadian municipalities, school districts and rural telephone companies	$ 49,562 50		
Interest accrued	427 08		
		49,989 58	

MONTREAL TRUST COMPANY—Continued

(d) All other bonds	$ 1,477,710 64		
Interest accrued	26,657 19		
		$ 1,504,367 83	
			$ 3,233,598 96
6. Book value of stocks			3,976,175 44
7. Cash on hand			1,250 00
8. Cash on deposit with chartered banks in Canada		$ 369,601 21	
Elsewhere		4 82	
			369,606 03
9. Cash on deposit, Government of Trinidad Deposit Receipt			10,000 00
10. Advances to estates, trusts, etc., under administration			124,274 47
11. Accrued fees			76,560 96
12. All other assets			69,561 68
Total Company Funds			$ 8,974,564 56

Guaranteed Funds

13. Amount secured by mortgages on real estate including:			
First mortgages		$ 79,662 13	
Interest accrued		511 32	
			$ 80,173 45
(See Schedule B)			
14. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 2,997,095 53	
Interest due		1,895 55	
			2,998,991 08
15. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion and United Kingdom	$13,717,897 21		
Interest accrued	102,302 09		
		$ 13,820,199 30	
(b) Provincial and Provincial Guaranteed	$ 191,329 33		
Interest accrued	1,754 06		
		193,083 39	
(c) Canadian municipalities, school districts and rural telephone companies	$ 128,078 52		
Interest accrued	895 83		
		128,974 35	
(d) All other bonds	$ 1,832,385 60		
Interest accrued	26,620 80		
		1,859,006 40	
			16,001,263 44
16. Book value of Stocks			436,127 51
17. Cash on deposit with chartered banks in Canada			2,281,132 86
Total Guaranteed Funds			$ 21,797,688 34

Estates, Trusts and Agency Funds

18. Investments and Unrealized Assets	$905,276,949 24	
19. Cash on hand and in banks	21,550,364 16	
		$926,827,313 40

Summary of Assets

Company Funds	$ 8,974,564 56
Guaranteed Funds	21,797,688 34
Estates, Trusts and Agency Funds	926,827,313 40
Grand Total of Assets	$957,599,566 30

MONTREAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. (a) Money borrowed from banks:		
With security		$ 10,000 00
(b) Money borrowed elsewhere:		
With security	$ 875,000 00	
Without security from Subsidiary Companies, etc.	528,383 98	
		1,403,383 98
2. Taxes other than taxes on real estate		430,775 02
3. Dividends to shareholders declared and unpaid		64,000 00
4. All other liabilities		552,358 72
Total		$ 2,460,517 72

To the Shareholders:

5. Paid-in Capital	$ 2,000,000 00
6. Reserve Fund	4,000,000 00
7. Balance of Profit and Loss Account	514,046 84
Total	$ 6,514,046 84
Total Company Funds	$ 8,974,564 56

Guaranteed Funds

8. Specific Guaranteed Funds	$ 79,662 13
9. General Guaranteed Funds	21,718,026 21
Total Guaranteed Funds	$ 21,797,688 34

Estates, Trusts and Agency Funds

10. Estates and Trusts	$395,072,603 56	
11. Agencies and Safe Custody	531,630,435 37	
12. Due to Company Funds	124,274 47	
		$926,827,313 40

Summary of Liabilities

Company Funds	$ 8,974,564 56
Guaranteed Funds	21,797,688 34
Estates, Trusts and Agency Funds	926,827,313 40
Grand Total of Liabilities	$957,599,566 30

REVENUE ACCOUNT

Income

1. Rents earned, **net**—on office premises		$ 2,604 26
Rents earned, **net** on Real Estate held for sale		855 35
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 16,481 98	
(b) Collateral loans	18,028 27	
(c) Bonds and debentures	104,766 74	
(d) Dividends on stocks	117,650 88	
(e) Bank deposits	26,995 21	
(f) Other interest earned	1,884 91	
		285,807 99
3. Profit on sale of securities		41,733 78
4. Profit in guaranteed funds		318,787 59
5. Agency fees and commissions earned		777,938 96
Total		$ 1,427,727 93

MONTREAL TRUST COMPANY—Continued

Expenditure

6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 212,212 05	
(b) Provincial	1,484 03	
(c) Municipal	7,013 19	
		$ 220,709 27
7. Amount transferred to Investment Reserves		54,733 78
8. All other expenses incurred:		
(a) Salaries	$ 540,914 14	
(b) Directors' and Advisory Committee fees	20,000 00	
(c) Auditors' fees	15,000 00	
(d) Legal fees	4,086 42	
(e) Rents	76,325 81	
(f) Travelling expenses	2,743 51	
(g) Printing and stationery	14,079 21	
(h) Advertising	16,674 30	
(i) Postage, telegrams, telephones and express	9,807 24	
(j) Miscellaneous	52,935 15	
		752,565 78
9. Net profit transferred to Profit and Loss Account		399,719 10
Total		$ 1,427,727 93

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 880,327 74
2. Amount transferred from Revenue Account	399,719 10
3. Amount transferred from General Contingency Reserve	500,000 00
Total	$ 1,780,046 84
4. Dividends to shareholders declared during year	$ 256,000 00
5. Transfer to Pension Fund	10,000 00
6. Amount transferred to Reserve Fund	1,000,000 00
7. Balance of account at 31st December, 1945	514,046 84
Total	$ 1,780,046 84

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) January 12th, 1945; (b) January 15th, 1945; (c) 80 cents per share.
   - (a) April 13th, 1945; (b) April 15th, 1945; (c) 80 cents per share.
   - (a) July 13th, 1945; (b) July 15th, 1945; (c) 80 cents per share.
   - (a) October 12th, 1945; (b) October 15th, 1945; (c) 80 cents per share.
3. Date appointed for the Annual Meeting—Any day in January or February at will of Directors.

   Date of last Annual Meeting—February 16th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 558,196 31

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by Special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and the following subsequent special amending Acts, 54 Vic., c. 75; 55-56 Vic., c. 78; 63 Vic., c. 77; 20 Geo. V, c. 139; and 24 Geo. V, c. 121.

By Special Acts the name was changed in 1895 to Montreal Trust and Deposit Company, 59 Vic., c. 70 (Q), and again in 1909 to the Montreal Trust Company, 9 Edw. VII, c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered in the Trust Companies Register, January 21st, 1913.

By Order-in-Council, dated February 25th, 1928, the Capital Stock was increased from $1,000,000.00 to $2,000,000.00.

The Company has a deposit with the Province of Ontario amounting to $200,000.00. Order-in-Council assented to 6th July, 1909.

MONTREAL TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Quebec.............(b)	270,181 19	....	....	3,687 40	273,868 59	311 45
Ontario.............(b)	6,144 75	....	....	....	6,144 75	....
Saskatchewan.......(b)	8,149 41	....	....	278 65	8,428 06	....
British Columbia.....(b)	62,000 00	....	....	....	62,000 00	....
Alberta.............(b)	2,115 22	....	....	....	2,115 22	....
Total..........	348,590 57	....	....	3,966 05	352,556 62	311 45
Guaranteed Funds						
Quebec............(b)	79,662 13	....	....	511 32	80,173 45	....
Total	79,662 13	....	....	511 32	80,173 45	....

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

Officers

President—W. M. O'Connor
General Manager—H. V. Laughton, K.C.
Vice-Presidents—Sir Thomas White, G.C.M.G.
J. A. McLeod
G. A. Morrow
A. N. Mitchell
H. V. Laughton, K.C.
Secretary—W. G. Davidson
Assistant General Managers—Terence Sheard
H. A. Clarke

Directors

Hon, Leighton, McCarthy, K.C.
W. M. O'Connor
Rt. Hon. Sir Thomas White, G.C.M.G.
J. A. McLeod
G. A. Morrow
A. N. Mitchell
H. V. Laughton, K.C.
Herbert C. Cox
W. M. Birks
Edward FitzGerald
Carl Riordon
Walter Molson
D'Arcy Martin, K.C.
William Leggat
Aime Geoffrion, K.C.
J. P. Bickell
R. Y. Eaton
S. H. Logan
R. A. Bryce
A. Stewart McNichols
Colin Osborne
Sir Ellsworth Flavelle, Bart.
R. A. Laidlaw
Allan S. Bond
Hon. Frank J. Hughes, K.C.
W. J. Hastie
F. P. Wood
E. P. Taylor
E. K. Williams, K.C.
C. Bruce Hill
H. P. Frid
F. A. Sherman

Auditors—Oswald N. Edwards and Thomas P. Geggie, Toronto; Edwards, Morgan & Co., Montreal; G. E. F. Smith, Jr., and R. S. Weston, Hamilton; George A. Touche & Company, Winnipeg and Edmonton.

Capital

Amount of Capital Stock authorized (30,000 shares of $100.00 each)	$ 3,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises		$ 810,348 30
2. Book value of real estate:		
Freehold land (including buildings)		54,974 16
3. Amount secured by mortgages on real estate including:		
First Mortgages	$ 487,717 14	
Agreements for sale	819,726 39	
		1,307,443 53
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		212,018 33
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 1,437,608 89	
(b) Provincial and Provincial Guaranteed	27,954 72	
(c) All other bonds	47,202 64	
		1,512,766 25

NATIONAL TRUST COMPANY, LIMITED—Continued

6. Book value of stocks	$ 734,778 94
7. Cash on hand	37,596 65
8. Cash on deposit with chartered banks in Canada, $934,937.69; elsewhere, $0.92 (*Dr.*)	934,936 77
9. Advances to estates, trusts, etc., under administration	176,802 59
10. All other assets	2,436 38
Total Company Funds	$ 5,784,101 90

Guaranteed Funds

11. Amount secured by mortgages on real estate including: First mortgages		$ 4,061,012 50
(See Schedule B)		
12. Amount of loans, secured by stocks, bonds and other collateral: Principal		146,900 00
13. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 14,346,293 68	
(b) Provincial and Provincial Guaranteed	1,351,524 84	
(c) Canadian municipalities, school districts and rural telephone companies	383,630 02	
(d) All other bonds	1,180,659 68	
		17,262,108 22
14. Book value of Stocks		681,083 60
15. Cash on hand		116,796 67
16. Cash on deposit with chartered banks in Canada		329,439 91
Total Guaranteed Funds		$ 22,597,340 90

Estates, Trusts and Agency Funds

17. Unrealized assets	$134,060,743 61	
18. Investments	150,778,137 29	
19. Cash on hand and in banks	12,402,542 12	
		$297,241,423 02

Summary of Assets

Company Funds	$ 5,784,101 90
Guaranteed Funds	22,597,340 90
Estates, Trusts and Agency Funds	297,241,423 02
Grand Total of Assets	$325,622,865 82

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate — Reserve for Dominion Income Tax	$ 185,368 70
2. Dividends to shareholders declared and unpaid	67,500 00
Total	$ 252,868 70

NATIONAL TRUST COMPANY, LIMITED—Continued

To the Shareholders:		
3. Paid-in Capital		$ 3,000,000 00
4. Reserve Fund		2,000,000 00
5. Balance of Profit and Loss Account		531,233 20
Total		$ 5,531,233 20
Total Company Funds		$ 5,784,101 90
Guaranteed Funds		
6. Trust deposits		$ 22,033,261 67
7. General Guaranteed Funds	$ 561,192 95	
Interest due and accrued	2,886 28	
		564,079 23
Total Guaranteed Funds		$ 22,597,340 90
Estates, Trusts and Agency Funds		
8. Estates, Trusts and Agencies	$297,064,620 43	
9. Due to Company Funds	176,802 59	
		$297,241,423 02
Summary of Liabilities		
Company Funds		$ 5,784,101 90
Guaranteed Funds		22,597,340 90
Estates, Trusts and Agency Funds		297,241,423 02
Grand Total of Liabilities		$325,622,865 82

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 140,805 64	
(b) Collateral loans	1,691 14	
(c) Bonds and debentures	45,545 50	
(d) Dividends on stocks	42,653 00	
(e) Bank deposits	7,389 43	
(f) Other interest earned	4,638 98	
		$ 242,723 69
2. Profit in guaranteed funds		446,913 04
3. Agency fees and commissions earned		1,504,658 40
4. All other revenue for the year		25,486 49
5. By transfer from Investment Reserves		137,652 40
Total		$ 2,357,434 02

Expenditure

6. License fees and taxes other than on real estate:		
(a) Dominion	$ 198,591 35	
(b) Provincial	1,726 95	
(c) Municipal	15,146 04	
		$ 215,464 34
7. Commissions on loans and on sale of real estate		149 36
8. Amount transferred to Investment Reserves		137,652 40
9. All other expenses incurred:		
(a) Salaries	$ 1,109,490 10	
(b) Directors' and Advisory Committee fees	31,733 33	
(c) Auditors' fees	19,150 00	
(d) Legal fees	3,529 80	
(e) Rents	13,391 75	
(f) Travelling expenses	9,045 36	

NATIONAL TRUST COMPANY, LIMITED—Continued

(g) Printing and stationery	$ 29,327 14	
(h) Advertising	38,834 87	
(i) Postage, telegrams, telephones and express	27,282 07	
(j) Maintenance of Office Premises	102,069 16	
(k) Miscellaneous	273,316 48	
		$ 1,657,170 06
10. Net profit transferred to Profit and Loss Account		346,997 86
Total		$ 2,357,434 02

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 454,235 34
2. Amount transferred from Revenue Account	346,997 86
Total	$ 801,233 20
3. Dividends to shareholders declared during year	$ 270,000 00
4. Balance of account at 31st December, 1945	531,233 20
Total	$ 801,233 20

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation — the Company carries its own Fidelity and Indemnity Insurance.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 7th, 1945; (b) April 2nd, 1945; (c) 9% per annum.
   (a) June 6th, 1945; (b) July 3rd, 1945; (c) 9% per annum.
   (a) September 5th, 1945; (b) October 1st, 1945; (c) 9% per annum.
   (a) December 5th, 1945; (b) January 2nd, 1946; (c) 9% per annum.
3. Date appointed for the Annual Meeting—January 23rd, 1946.
   Date of last Annual Meeting—February 6th, 1945.

4. Amount of interest permanently capitalized during the year	$ 33,727 75
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	2,090,865 98
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid	6,500 00

CONSTATING INSTRUMENTS

August 12, 1898—Incorporated August 12, 1898, as The National Trust Company of Ontario, Limited, by Letters Patent under The Ontario Companies Act.

September 21, 1899—Order-in-Council, Province of Ontario, changing name of The National Trust Company of Ontario, Limited, to National Trust Company, Limited.

March 23, 1900—Authorized to do business in the Province of Quebec—Chap. 78, Statutes of Quebec, 63 Victoria.

July, 1900—Acquired Manitoba Trust Company by the purchase of its entire assets for $115.00 a share of capital stock.

June 1, 1900—Authorized to carry on and transact business in Manitoba, Chap. 69, Statutes of Manitoba, 63 and 64 Victoria, 1900.

August, 1924—Absorbed The Mercantile Trust Company of Canada, Limited, paying one share National Trust Company, Limited, stock and $30.00 cash for each two shares The Mercantile Trust Company of Canada, Limited, stock. Order-in-Council, Province of Ontario, assenting to above absorption.

NATIONAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario............(b)	251,893 12	cr. 411 73	322 82	....	251,804 21	....
Quebec............(b)	25,990 00	....	....	....	25,990 00	....
Manitoba..........(b)	52,226 39	....	139 45	....	52,365 84	....
Saskatchewan.....(b)	44,466 53	....	665 76	....	45.132 29	....
Total..........	374.576 04	cr. 411 73	1,128 03	....	375,292 34	....
Ontario............(a)	2,186 93	....	46 11	....	2,233 04	2,292 72
Quebec............(a)	....	....	....	....	....	....
Manitoba..........(a)	615,134 00	....	89,343 76	....	704,477 76	....
Saskatchewan.....(a)	674,458 41	....	82,519 90	....	756.978 31	....
Alberta............(a)	263,652 30	262 68	9,703 77	....	273,618 75	363 13
Total..........	1,555,431 64	262 68	181.613 54	....	1,737,307 86	2,655 85
Total Company Funds	1,930,007 68	cr. 149 05	182,741 57	....	2,112,600 20	2,655 85
Guaranteed Funds						
Ontario............(b)	2,519,956 12	443 22	3,772 55	....	2,524,171 89	....
Quebec............(b)	434,425 18	1,296 64	1,045 37	....	436,767 19	....
Manitoba..........(b)	184,505 86	....	cr. 30 90	....	184,474 96	....
Saskatchewan.....(b)	6,451 31	....	....	....	6,451 31	....
Alberta............(b)	9.509 74	....	581 58	....	10,091 32	....
Total..........	3,154,848 21	1,739 86	5,368 60	....	3,161,956 67	....
Ontario............(a)	13,800 00	474 58	cr. 72	....	14,273 86	....
Manitoba..........(a)	314,893 03	....	5,940 43	....	320,833 46	....
Saskatchewan.....(a)	420,380 79	....	10,511 02	....	430,891 81	....
Alberta............(a)	506,485 63	3,135 11	34,502 69	....	544.123 43	....
Total..........	1,255,559 45	3,609 69	50,953 42	....	1,310,122 56	....
Total Guaranteed Funds............	4,410,407 66	....	56,322 02	....	4,472,079 23	....

THE NORTHERN TRUSTS COMPANY

Head Office, Winnipeg, Manitoba

OFFICERS

President—C. S. RILEY
Vice-Presidents—R. J. GOURLEY
W. A. MURPHY

General Manager—J. HERBERT RILEY
Secretary—WM. MILTON
Treasurer—M. J. MARSHALL

DIRECTORS

N. J. BREEN
J. A. CROWE
A. L. DENISON
W. J. DOWLER
D. K. ELLIOTT
R. J. GOURLEY
H. B. LYALL
W. A. MURPHY
GEORGE MCLEAN
C. S. RILEY
HAROLD J. RILEY, K.C.
SIDNEY T. SMITH
E. J. TARR, K.C.

Auditors—WILLIAM GRAY & CO., C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $20.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises		$ 11,250 00
2. Book value of real estate:		
Freehold land (including buildings)		31,999 47
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 387,865 84	
Agreements for sale	169,402 86	
		557,268 70
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		1,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 501,700 00	
(b) Canadian municipalities, school districts and rural telephone companies	26,667 14	
(c) All other bonds	63,485 00	
		591,852 14
6. Book value of stocks		255,822 23
7. Cash on hand		250 68
8. Cash on deposit with chartered banks in Canada		183,164 57
9. Advances to estates, trusts, etc., under administration		6,734 52
10. All other assets		7,463 39
Total Company Funds		$ 1,646,805 70

Guaranteed Funds

11. Amount secured by mortgages on real estate including:	
First mortgages	$ 19,992 65
(See Schedule B)	
12. Book value of bonds, debentures and debenture stocks:	
Government and Government Guaranteed:	
Dominion and United Kingdom	149,550 00
13. Cash on deposit with chartered banks in Canada	128 12
Total Guaranteed Funds	$ 169,670 77

THE NORTHERN TRUSTS COMPANY—Continued

Estates, Trusts and Agency Funds

14. Unrealized assets	$ 8,794,400 90	
15. Investments	5,622,827 41	
16. Cash on hand and in banks	381,126 71	
		$14,798,355 02

Summary of Assets

Company Funds	$ 1,646,805 70
Guaranteed Funds	169,670 77
Estates, Trusts and Agency Funds	14,798,355 02
Grand Total of Assets	$16,614,831 49

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 42,179 16
2. Other expenses due and accrued	2,614 03
3. Investment Reserve	61,013 77
4. All other liabilities	2,543 09
Total	$ 108,350 05

To the Shareholders:

5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	250,000 00
7. Balance of Profit and Loss Account	288,455 65
Total	$ 1,538,455 65
Total Company Funds	$ 1,646,805 70

Guaranteed Funds

8. Specific Guaranteed Funds	$ 169,670 77
Total Guaranteed Funds	$ 169,670 77

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	$14,791,620 50	
10. Due to Company Funds	6,734 52	
		$14,798,355 02

Summary of Liabilities

Company Funds	$ 1,646,805 70
Guaranteed Funds	169,670 77
Estates, Trusts and Agency Funds	14,798,355 02
Grand Total of Liabilities	$16,614,831 49

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 58,431 42	
(b) Collateral loans	50 00	
(c) Bonds and debentures	16,863 10	
(d) Dividends on stocks	14,234 29	
(e) Bank deposits	745 57	
(f) Other interest earned	256 12	
		$ 90,580 50
2. Profit on sale of securities and real estate		6,097 00
3. Loss in guaranteed funds		*— 242 82*
4. Agency fees and commissions earned		92,226 23
5. All other revenue for the year		31,529 81
Total		$ 220,190 72

THE NORTHERN TRUSTS COMPANY—*Continued*

Expenditure

6. Interest incurred		$ 1 25
7. License fees and taxes other than taxes on real estate:		
(a) Dominion—Income and Excess Profits Tax	$ 56,000 00	
(b) Provincial	874 90	
(c) Municipal	1,772 45	
		58,647 35
8. All other expenses incurred:		
(a) Salaries	$ 62,577 30	
(b) Directors' and Advisory Committee fees	4,430 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	819 10	
(e) Rents	8,815 29	
(f) Travelling expenses	4.809 34	
(g) Printing and stationery	1,456 00	
(h) Advertising	**3,793 21**	
(i) Postage, telegrams, telephones and express	2,178 51	
(j) Miscellaneous	7,942 83	
		99,321 58
9. Net profit transferred to Profit and Loss Account		62,220 54
Total		$ 220,190 72

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 237,226 71
2. Amount transferred from Revenue Account	62,220 54
3. Amount transferred from Reserve against Mortgages and Agreements	29,966 88
4. Amount transferred from Reserve against Real Estate	39,041 52
Total	$ 368,455 65
5. Dividends to shareholders declared during year	$ 30,000 00
6. Amount transferred to Reserve Fund	50,000 00
7. Balance of account at 31st December, 1945	288,455 65
Total	$ 368,455 65

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $62,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) January 10th, 1945; (b) February 2, 1945; (c) 5%.
3. Date appointed for the Annual Meeting—Second Wednesday in February.
   Date of last Annual Meeting—February 14th, 1945.
4. Special General Meeting held during year—September 12th, 1945.
5. Amount of interest permanently capitalized during the year $ 2,342 41
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department—$92,415.06 original assets of Estates and $33,062.31 as investment for which the Company is responsible.

CONSTATING INSTRUMENTS

Incorporated by Chapter 60 of Statutes of Manitoba, 1902.

Incorporated by Act of Parliament of Canada, 13-14 George V, c. 89, Act brought into force by proclamation, December 19th, 1923. Amalgamation effected, January 1st, 1924.

Registered as a Trust Company in Ontario, July 21st, 1930.

Amended, Chapter 56, 1. Edward VIII, 1936, Assented to June 2nd, 1936.

THE NORTHERN TRUSTS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)						
Ontario (b)	209 06		cr. 2 55		209 06	
Manitoba (a)	59,326 59		cr. 151 00		59,326 59	162 49
Manitoba (b)	36,411 75		cr. 21 30		36,411 75	377 91
Saskatchewan (a)	208,058 14	cr. 102 95	163 76		207,955 19	14,080 69
Saskatchewan (b)	113,130 02				113,130 02	
Alberta (a)	121,101 28	189 25	cr. 156 92		121,290 53	40,475 19
Alberta (b)	18,945 56		cr. 20 44		18,945 56	1 50
Total (a)	388,486 01	86 30	cr. 144 16		388,572 31	54,718 37
Total (b)	168,696 39		cr. 44 29		168,696 39	379 41
Total	557,182 40	86 30	cr. 188 45		557,268 70	55,097 78
Guaranteed Funds:						
Manitoba (a)						
Manitoba (b)						
Saskatchewan (a)						
Saskatchewan (b)	7,849 85				7,849 85	
Alberta (a)						
Alberta (b)	12,142 80				12,142 80	
Total	19,992 65				19,992 65	

THE PREMIER TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—THOMAS B. HOLMES

Vice-President—JOHN DEARNESS, LL.D.

Secretary—NORMAN S. WATT

DIRECTORS

THOMAS B. HOLMES
JOHN DEARNESS, LL.D.
J. G. HOLMES
A. H. SEGUIN
D. C. MACLACHLAN

Auditors—JAMES R. NEFF, C.A., and IAN P. M. ROBERTSON, F.C.A., of the firm of Neff, Robertson and Company.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of $100.00 each)		$ 3,000,000 00
Amount subscribed		1,275,000 00
Amount paid in cash:		
On $1,198,800.00 stock fully called	$ 1,198,800 00	
On $70,000.00 stock 45% called	31,500 00	
On $6,200.00 stock various % called	2,336 00	
		1,232,636 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises		$ 172,658 88
2. Book value of real estate:		
(a) Freehold land (including buildings)	$ 33,901 64	
(b) Held under power of sale, etc.	421,825 77	
		455,727 41
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 99,718 45	
Second and subsequent mortgages	2,800 00	
Agreements for sale	83,624 58	
Interest due	345 99	
Interest accrued	1,863 62	
		188,352 64
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed:		
Dominion	$ 826,944 58	
Interest accrued	7,369 75	
		834,314 33
5. Book value of stocks		170,423 44
6. Cash on hand		79 70
7. Cash on deposit with chartered banks in Canada		36,501 20
8. Advances to estates, trusts, etc., under administration		55,515 29
9. All other assets		5,021 41
Total Company Funds		$ 1,918,594 30

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:		
First mortgages	$ 1,004,161 04	
Interest due	4,790 43	
Interest accrued	11,944 46	
		$ 1,020,895 93
(See Schedule B)		
11. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	$ 348,261 48	
Interest due	1,782 82	
Interest accrued	100 05	
		350,144 35
12. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed:		
Dominion	$ 2,032,834 72	
Interest accrued	8,252 68	
		2,041,087 40
13. Cash on hand		48,810 14
14. Cash on deposit with chartered banks in Canada, $173,123.12; elsewhere, $66.68		173,189 80
Total Guaranteed Funds		$ 3,634,127 62

Estates, Trusts and Agency Funds

15. Unrealized assets	$ 5,019,465 51	
16. Investments	1,705,872 84	
17. Cash on hand and in banks	339,840 53	
		$ 7,065,178 88

Summary of Assets

Company Funds	1,918,594 30
Guaranteed Funds	3,634,127 62
Estates, Trusts and Agency Funds	7,065,178 88
Grand Total of Assets	$12,617,900 80

Liabilities

Company Funds

To the Public:	
1. Money borrowed from banks:	
With security	$ 500,000 00
2. Taxes other than taxes on real estate	2,616 16
3. Other expenses due and accrued	1,783 33
4. Investment reserves	160,000 00
5. All other liabilities	892 28
Total	$ 665,291 77
To the Shareholders:	
6. Paid-in Capital	$ 1,232,636 00
7. Balance of Profit and Loss Account	20,666 53
Total	$ 1,253,302 53
Total Company Funds	$ 1,918,594 30

Guaranteed Funds

8. Trust deposits	$ 2,299,526 17	
Interest accrued thereon	6,393 28	
		$ 2,305,919 45
9. General Guaranteed Funds	$ 1,320,129 30	
Interest due and accrued	8,078 87	
		1,328,208 17
Total Guaranteed Funds		$ 3,634,127 62

THE PREMIER TRUST COMPANY—Continued

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$ 7,009,663 59	
11. Due to Company Funds	55,515 29	
		$ 7,065,178 88

Summary of Liabilities

Company Funds	$ 1,918,594 30
Guaranteed Funds	3,634,127 62
Estates, Trusts and Agency Funds	7,065,178 88
Grand Total of Liabilities	$12,617,900 80

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 16,323 41	
(b) Bonds and debentures	19,228 58	
(c) Dividends on stocks	7,243 62	
(d) Other interest earned	3,997 56	
		$ 46,793 17
2. Profit in guaranteed funds		74,792 95
3. Agency fees and commissions earned		89,322 02
4. All other revenue for the year		3,299 08
Total		$ 214,207 22

Expenditure

5. Interest incurred		$ 7,485 12
6. Loss on sale of securities and real estate owned		1,793 66
7. Amount by which ledger values of assets were written down		4,352 59
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 2,229 61	
(b) Provincial	326 00	
(c) Municipal	2,491 92	
		5,047 53
9. Amount transferred to Investment Reserves		10,000 00
10. All other expenses incurred:		
(a) Salaries	$ 97,399 16	
(b) Directors' and Advisory Committee fees	1,630 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	5,322 90	
(e) Rents	175 00	
(f) Travelling expenses	2,879 99	
(g) Printing and stationery	2,982 34	
(h) Advertising	3,346 36	
(i) Postage, telegrams, telephones and express	4,495 29	
(j) Maintenance of Office Premises	4,152 72	
(k) Miscellaneous	27,953 05	
		152,836 81
11. Net profit transferred to Profit and Loss Account		32,691 51
Total		$ 214,207 22

THE PREMIER TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	(*Deficit*) $	—12,372 33
2. Amount transferred from Revenue Account		32,691 51
3. Premium on capital stock sold during year		06
4. Additional Investment Reserve set up by Registrar in previous report now returned		25,000 00
Total	$	45,319 24
5. Dividends to shareholders declared during year		24,652 71
6. Balance of account at 31st December, 1945		20,666 53
Total	$	45,319 24

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $200,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 7th, 1945; (b) June 30th, 1945; (c) 1%.
    (a) December 19th, 1945; (b) December 31st, 1945; (c) 1%.
3. Date appointed for the Annual Meeting—February 20th, 1946.
   Date of last Annual Meeting—February 21st, 1945.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans	$	411,333 57
The amount of interest due and unpaid, whether capitalized or not		224,981 85
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		76,626 63
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid		31,700 00

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V, Extended March 24th, 1915. Registered in Ontario, November 20th, 1918.

Amalgamation with the Imperial Trusts Company of Canada. Agreement for purchase approved by the Treasury Board of Canada, 28th March, 1934, and also approved by Order-in-Council by the Lieutenant-Governor, Province of Ontario, on 24th April, 1934, as of 28th March, 1934.

Amalgamation with the Security Loan and Savings Company, St. Catharines, Ontario. Agreement of purchase approved by the Treasury Board of Canada, September 1st, 1937, and also approved by Order-in-Council of the Lieutenant-Governor for the Province of Ontario, June 23rd, 1937, as of March 24th, 1937.

THE PREMIER TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Mortgages:						
Ontario..........(a)	5,600 00	....	....	36 13	5,636 13	....
Ontario..........(b)	509,817 39	....	76 68	1,047 54	510,941 61	1,335 01
Saskatchewan....(a)	1,406 27	425 00	27 55	....	1,858 82	1,950 94
Agreements for Sale:						
Ontario..........(a)	6,219 20	....	....	115 99	6,335 19	....
Ontario..........(b)	77,405 38	....	307 96	663 96	78,377 30	163 52
Total	600,448 24	425 00	412 19	1,863 62	603,149 05	3,449 47
Less held under Power of Sale............	411,333 57	....	....	....	411,333 57	....
	189,114 67	425 00	412 19	1,863 62	191,815 48	3,449 47
Guaranteed Funds						
Mortgages:						
Ontario..........(a)	236,809 30	59 55	592 17	2,399 41	239,860 43	5,698 13
Ontario..........(b)	764,131 07	497 79	2,749 99	9,540 08	776,918 93	2,200 30
Alberta..........(a)	605 09	....	....	4 97	610 06	....
Saskatchewan....(a)	2,558 24	....	1,686 23	....	4,244 47	2,193 70
Total	1,004,103 70	557 34	5,028 39	11,944 46	1,021,633 89	10,092 13
Total (a)	253,198 10	484 55	2,305 95	2,556 50	258,545 10	9,842 77
Total (b)	1,351,353 84	497 79	3,134 63	11,251 58	1,366,237 84	3,698 83
Grand total	1,604,551 94	982 34	5,440 58	13,808 08	1,624,782 94	13,541 60

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President—H. N. CHAUVIN, K.C.
Vice-President—L. R. CHAMPION
Manager—FRANK S. TAYLOR
Secretary—ALFRED HALL
Treasurer—GEORGE M. RAE

DIRECTORS

HENRY N. CHAUVIN, K.C.
LLOYD R. CHAMPION
W. DOIG ROBB
GEORGE GANETAKOS
FRANK S. TAYLOR
H. F. STANFIELD
F. M. WELLS
E. V. BARTHE
D. F. ROGERS
D. MORRISON

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $10.00 each)	$ 1,000,000 00
Amount subscribed—Capital Stock	175,270 00
Amount paid in cash	175,270 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 62,713 69
2. Book value of real estate:			
Freehold land (including buildings)			40,968 93
3. Amount secured by mortgages on real estate including:			
First mortgages			5,044 21
(*See Schedule B*)			
4. Book value of bonds, debentures and debenture stocks:			
Government and Government Guaranteed:			
Dominion and United Kingdom	$ 210,000 00		
Interest accrued	1,795 48		
		$ 211,795 48	
			211,795 48
5. Book value of stocks			6,883 50
6. Cash on hand			145 00
7. Cash on deposit with chartered banks in Canada			50,222 01
8. Advances to estates, trusts, etc., under administration			569 46
9. All other assets			9,899 23
Total Company Funds			$ 388,241 51

Estates, Trusts and Agency Funds

10. Investments	$ 3,437,287 35	
11. Cash on hand and in banks	194,540 48	
		$ 3,631,827 83

Summary of Assets

Company Funds	388,241 51
Estates, Trusts and Agency Funds	3,631,827 83
Grand Total of Assets	$ 4,020,069 34

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate		$ 8,804 28
2. Other expenses due and accrued		11,326 62
3. All other liabilities		2,406 94
Total		$ 22,537 84
To the Shareholders:		
4. Paid-in Capital		$ 175,270 00
5. Balance of Profit and Loss Account		190,433 67
Total		$ 365,703 67
Total Company Funds		$ 388,241 51

Estates, Trusts and Agency Funds

6. Estates, Trusts and Agencies	$ 3,631,258 37	
7. Due to Company Funds	569 46	
		$ 3,631,827 83

Summary of Liabilities

Company Funds	$ 388,241 51
Estates, Trusts and Agency Funds	3,631,827 83
Grand Total of Liabilities	$ 4,020,069 34

REVENUE ACCOUNT

Income

1. Rents earned		$ 4,001 14
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 225 02	
(b) Bonds and debentures	5,932 16	
(c) Dividends on stocks	20 55	
(d) Other interest earned	6 28	
		6,184 01
3. Profit on sale of securities and real estate		1,894 90
4. Agency fees and commissions earned		137,023 48
5. All other revenue for the year		2,698 02
Total		$ 151,801 55

Expenditure

6. Loss on sale of securities and real estate owned		$ 1,265 36
7. Amount by which ledger values of assets were written down		3,822 54
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 8,267 89	
(b) Provincial	680 70	
(c) Municipal	903 44	
		9,852 03

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

9. All other expenses incurred:		
(a) Salaries	$ 78,558 00	
(b) Directors' and Advisory Committee fees	1,290 00	
(c) Auditors' fees	3,225 00	
(d) Legal fees	6 00	
(e) Rents	13,152 00	
(f) Travelling expenses	1,481 50	
(g) Printing and stationery	1,601 46	
(h) Advertising	1,009 71	
(i) Postage, telegrams, telephones and express	2,563 03	
(j) Miscellaneous	6,257 67	
		$ 109,144 37
10. Net profit transferred to Profit and Loss Account		27,717 25
Total		$ 151,801 55

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 162,716 42
2. Amount transferred from Revenue Account	27,717 25
Total	$ 190,433 67
3. Balance of account at 31st December, 1945	$ 190,433 67
Total	$ 190,433 67

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—All officers bonded.
2. Date appointed for the Annual Meeting—March 13th, 1946.
   Date of last Annual Meeting—March 14th, 1945.

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a Special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII, Chapter 124.

Authorized in 1911 by Special Act of the Legislature, 1 Geo. V, Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

> "(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to trust companies by any Public Act or Order of the Lieutenant-Governor in Council of the said Province and shall be subject to the general public law of the said Province relating to trust companies and trusts."

In 1922, by Chap. 71, George V, 12-13, the authorized capital was increased from $1,500,000 to $2,000,000 representing 20,000 shares of par value $100.

In 1930, by Chap. 70, George V, 20-21, the capital structure was altered to represent 100,000 shares of stock with a par value of $20 a share.

In 1934 by Bill No. 11, 5th Session, 17th Parliament 24, George V, the par value of the shares was reduced from $20 to $10.

Under the provisions of 1 Geo. V, c. 139, as amended by 10 Geo. V, c. 158, the deposit as security to do business in Ontario may be fixed from time to time by the Lieutenant-Governor in Council. By Order-in-Council, dated June 15th, 1920, the Company's deposit of $200,000 was reduced to $50,000.00. By Order-in-Council, dated July 4th, 1933, the deposit required was further reduced to $30,000.00.

The Company has a deposit in the Province of Ontario amounting to $30,000.00.

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Mortgages:						
Quebec..........(b)	2,044 21	....	....	....	2,044 21	....
Agreements for Sale:						
Alberta..........(a)	3,000 00	....	....	....	3,000 00	....
Total........(a)	3,000 00	....	....	....	3,000 00	....
Total........(b)	2,044 21	....	....	....	2,044 21	....
Total..........	5,044 21	....	....	....	5,044 21	....

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

Honorary President—HUNTLY R. DRUMMOND
President—ROBERT P. JELLETT
Vice-President and General Manager—ROSS CLARKSON
Vice-President—GEORGE W. SPINNEY, C.M.G.
Secretary—GERALD T. BOGERT

DIRECTORS

HUNTLY R. DRUMMOND
ROBERT P. JELLETT
GEORGE W. SPINNEY, C.M.G.
ROSS CLARKSON
THE HON. C. C. BALLANTYNE, P.C.
LAMONTE J. BELNAP
GEORGE A. CAMPBELL, K.C.
D'ALTON C. COLEMAN
NORMAN J. DAWES
JACKSON DODDS, C.B.E.
THE HON. CHARLES A. DUNNING, P.C.
JAMES A. ECCLES
GEORGE W. HUGGETT
JOSEPH A. KILPATRICK
R. S. MCLAUGHLIN
ROSS H. MCMASTER
THE HON. S. C. MEWBURN, K.C.
HERBERT W. MOLSON
THE HON. ALPHONSE RAYMOND
CHARLES F. SISE
WALTER M. STEWART
THE HON. L. A. TASCHEREAU, K.C., LL.D.

Auditors—JOHN PATERSON, C.A. and C. G. WALLACE, C.A., Montreal

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $20 each, 30,000 shares of $100 each)	$5,000,000 00
Amount subscribed (100,000 shares of $20 each)	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Interest in Royal Trust Building, Montreal			$ 300,000 00
2. Office premises			620,851 25
3. Book value of real estate			1 00
4. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,141,006 15	
Second and subsequent mortgages		2,552 07	
Agreements for sale		3,363 15	
Interest due		731 44	
Interest accrued		9,180 00	
			1,156,832 81
(*See Schedule B*)			
5. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 4,478,354 90	
Interest accrued		2,937 86	
			4,481,292 76
6. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion	$ 3,871,649 00		
Interest accrued	23,989 83		
		$ 3,895,638 83	
(b) Provincial and Provincial Guaranteed	$ 1,468,968 80		
Interest accrued	9,308 33		
		1,478,277 13	
			$ 5,373,915 96

THE ROYAL TRUST COMPANY—Continued

(c) Canadian municipalities, school districts and rural telephone companies	$ 66,578 53		
Interest accrued	954 17		
		$ 67,532 70	
(d) All other bonds	$ 994,084 85		
Interest accrued	23,273 85		
		1,017,358 70	
			$ 6,458,807 36
7. Book value of stocks			823,557 36
8. Cash on hand			2,949 54
9. Advances to estates, trusts, etc., under administration			1,967,762 77
10. Accrued fees and charges for administering estates			34,785 69
11. All other assets			91,673 13
Total Company Funds			$ 15,938,513 67

Guaranteed Funds

12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 224,678 47	
Interest accrued		589 04	
			$ 225,267 51
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion	$ 5,489,237 24		
Interest accrued	32,374 98		
		$ 5,521,612 22	
(b) Provincial and Provincial Guaranteed	$ 414,705 00		
Interest accrued	5,533 12		
		420,238 12	
(c) Canadian municipalities, school districts and rural telephone companies	$ 440,191 62		
Interest accrued	3,763 26		
		443,954 88	
(d) All other bonds	$ 252,461 62		
Interest accrued	1,873 53		
		254,335 15	
			6,640,140 37
14. Cash on deposit with chartered banks in Canada			73,428 85
15. All other assets			34,832 52
Total Guaranteed Funds			$ 6,973,669 25

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	$787,975,187 45	
17. Cash on hand and in banks	71,844,838 73	
		$859,820,026 18

Summary of Assets

Company Funds	$ 15,938,513 67
Guaranteed Funds	6,973,669 25
Estates, Trusts and Agency Funds	859,820,026 18
Grand Total of Assets	$882,732,209 10

THE ROYAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks with security	$ 7,446,167 88
2. Taxes other than taxes on real estate	176,992 75
3. Other expenses due and accrued	14,745 97
4. All other liabilities	163,409 79
Total	$ 7,801,316 39

To the Shareholders:

5. Paid-in Capital	$ 2,000,000 00
6. Reserve Fund	4,500,000 00
7. General Contingency Reserve	500,000 00
8. Balance of Profit and Loss Account	1,137,197 28
Total	$ 8,137,197 28
Total Company Funds	$ 15,938,513 67

Guaranteed Funds

9. Indemnity, Surety and Guarantee Bonds	$ 34,832 52
10. Specific Guaranteed Funds	341,476 00
11. General Guaranteed Funds	6,597,360 73
Total Guaranteed Funds	$ 6,973,669 25

Estates, Trusts and Agency Funds

12. Estates, Trusts and Agencies	$857,852,263 41	
13. Due to Company Funds	1,967,762 77	
		$859,820,026 18

Summary of Liabilities

Company Funds	$ 15,938,513 67
Guaranteed Funds	6,973,669 25
Estates, Trusts and Agency Funds	859,820,026 18
Grand Total of Liabilities	$882,732,209 10

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 67,986 96	
(b) Collateral loans	162,757 47	
(c) Bonds and debentures	273,488 14	
(d) Dividends on stocks	65,371 81	
		$ 569,604 38
2. Profit in guaranteed funds		104,521 56
3. Agency fees and commissions earned		2,448,241 72
4. All other revenue for the year		41,001 92
Total		$ 3,163,369 58

THE ROYAL TRUST COMPANY—Continued

Expenditure

5. Interest incurred		$ 6,441 61
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 270,000 00	
(b) Provincial	2,579 50	
(c) Municipal	20,422 95	
		293,002 45
7. All other expenses incurred:		
(a) Salaries	$ 1,734,168 77	
(b) Directors' and Advisory Committee fees	46,994 22	
(c) Auditors' fees	39,865 59	
(d) Legal fees	2,194 44	
(e) Rents	168,178 60	
(f) Travelling expenses	18,815 08	
(g) Printing and stationery	40,456 40	
(h) Advertising	34,358 87	
(i) Postage, telegrams, telephones and express	52,302 97	
(j) Maintenance of office premises	58,850 73	
(k) Miscellaneous	169,696 93	
		2,365,882 60
8. Net profit transferred to Profit and Loss Account		498,042 92
Total		$ 3,163,369 58

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 1,094,154 36
2. Amount transferred from Revenue Account	498,042 92
3. Amount transferred from Special Suspense Account	500,000 00
Total	$ 2,092,197 28
4. Dividends to shareholders declared during year	$ 320,000 00
5. Reserve for bonus of 3% on Capital Stock	60,000 00
6. Amount transferred to Reserve Account	500,000 00
7. Amount transferred to Staff Pension Fund—Special contribution	75,000 00
8. Balance of account at 31st December, 1945	1,137,197 28
Total	$ 2,092,197 28

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable (c) rates:
    (a) January 9th, 1945; (b) February 1st, 1945; (c) 80 cents plus 40 cents.
    (a) April 10th, 1945; (b) May 1st, 1945; (c) 80 cents.
    (a) July 10th, 1945; (b) August 1st, 1945; (c) 80 cents.
    (a) October 9th, 1945; (b) November 1st, 1945; (c) 80 cents.
3. Date appointed for the Annual Meeting—Second Tuesday in February.
    Date of last Annual Meeting—February 13th, 1945.
4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans ..... $ 8,000 00
    The amount of interest on such loans taken credit for in the Revenue Account for the year 57 20
5. Amount of fees paid to the Company from advances made by it during the year—$17,000.00 (estimated).

THE ROYAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. (1895), chap. 67 (Q), and by 63 Vict. (1900), chap. 76 (Q), 6 Edw. VII (1906), chap. 73 (Q), 17 Geo. V (1927), chap. 96 (Q), 19 Geo. V (1929), chap. 104 (Q).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII. (1902), chap. 103, to transact business therein as specified in Section 1 (5) of the said Act, which enacts as follows:

> "(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Ontario Trust Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to $200,000.00.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Company Funds:						
Alberta..........(b)	2,594 15				2,594 15	
New Brunswick....(b)	13,100 00			57 61	13,157 61	
British Columbia..(b)	206,060 74				206,060 74	2 28
Manitoba.........(b)	35,210 79	244 61			35,455 40	67 00
Nova Scotia.......(b)	9,044 64				9,044 64	
Ontario...........(b)	312,548 70		297 88	3,187 32	316,033 90	
Quebec...........(b)	597,195 76		433 56	5,935 07	603,564 39	
Saskatchewan.....(b)	430 00				430 00	
Saskatchewan.....(a)	109,593 33	2,781 59	14,242 57		126,617 49	16,911 12
Total.......(b)	1,176,184 78	244 61	731 44	9,180 00	1,186,340 83	69 28
Total.......(a)	109,593 33	2,781 59	14,242 57		126,617 49	16,911 12
Grand Total	1,285,778 11	3,026 20	14,974 01	9,180 00	1,312,958 32	16,980 40

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

Officers

President and General Manager—Charles Bauckham
Vice-President—R. T. Birks, K.C.
Assistant Manager—James R. Lovatt
Secretary—E. R. Meredith
Treasurer—J. M. Smillie

Directors

Charles Bauckham
John Hallam
Lorne Johnson
S. J. Boyd, M.D.
J. R. Boys, K.C.
R. T. Birks, K.C.
James R. Lovatt
Robert Bigelow, K.C.
W. A. Dilworth

Auditors—Peat, Marwick, Mitchell & Company

Capital

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	940,200 00
Amount paid in cash—On $940,200.00 stock 50% called	808,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 73,500 00
2. Book value of real estate:			
Freehold land (including buildings)			10,280 36
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 81,878 04	
Agreements for sale		145,689 03	
Interest due		3,635 91	
Interest accrued		1,619 56	
			232,822 54
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 7,844 80	
Interest accrued		35 22	
			7,880 02
5. Book value of bonds, debentures and debenture stock:			
(a) Dominion Government	$ 52,272 50		
Interest accrued	652 76		
		$ 52,925 26	
(b) Provincial	$ 57,900 00		
Interest accrued	178 06		
		58,078 06	
(c) Canadian municipalities	$ 76,517 97		
Interest accrued	4,768 32		
		81,286 29	
(d) All other bonds	$ 113,159 98		
Interest accrued	800 45		
		113,960 43	
			306,250 04
6. Book value of stocks		$ 261,971 86	
Accrued dividends thereon		1,416 00	
			263,387 86
7. Cash on hand			26,134 92
8. Cash on deposit with chartered banks in Canada			34,037 54
9. Advances to estates, trusts, etc., under administration			35,702 21
10. Accrued fees and charges			9,812 00
11. All other assets			11,658 81
Total Company Funds			$ 1,011,466 30

THE STERLING TRUSTS CORPORATION—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 2,086,496 78	
Agreements for sale		143,752 29	
Interest due		1,100 00	
Interest accrued		22,579 45	$ 2,253,928 52
(See Schedule B)			
13. Book value of bonds, debentures and debenture stocks:			
(a) Dominion Government	$ 553,494 92		
Interest accrued	2,330 30	$ 555,825 22	
(b) Provincial	$ 125,957 65		
Interest accrued	895 11	126,852 76	
(c) Canadian municipalities and school districts	$ 165,196 31		
Interest accrued	1,286 77	166,483 08	849,161 06
14. Cash on hand			15,009 08
15. Cash on deposit with chartered banks in Canada			271,385 66
Total Guaranteed Funds			$ 3,389,484 32

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	$ 6,170,983 67	
17. Cash on hand and in banks	668,894 46	$ 6,839,878 13

Summary of Assets

Company Funds	$ 1,011,466 30
Guaranteed Funds	3,389,484 32
Estates, Trusts and Agency Funds	6,839,878 13
Grand Total of Assets	$11,240,828 75

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 8,900 00
2. Dividends to shareholders declared and unpaid	16,156 54
3. All other liabilities	2,208 36
Total	$ 27,264 90
To the Shareholders:	
4. Paid-in Capital	$ 808,000 00
5. Reserve Fund	150,000 00
6. Balance of Profit and Loss Account	26,201 40
Total	$ 984,201 40
Total Company Funds	$ 1,011,466 30

Guaranteed Funds

7. Trust deposits		$ 1,026,679 48
8. General Guaranteed Funds	$ 2,339,200 72	
Interest due and accrued	23,604 12	2,362,804 84
Total Guaranteed Funds		$ 3,389,484 32

THE STERLING TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	$ 6,804,175 92	
10. Due to Company Funds	35,702 21	
		$ 6,839,878 13

Summary of Liabilities

Company Funds	$ 1,011,466 30
Guaranteed Funds	3,389,484 32
Estates, Trusts and Agency Funds	6,839,878 13
Grand Total of Liabilities	$11,240,828 75

REVENUE ACCOUNT

Income

1. Rents earned, **net**—on office premises		$ 3,164 28
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 15,284 87	
(b) Collateral loans	498 99	
(c) Bonds and debentures	16,145 33	
(d) Dividends on stocks	17,370 34	
(e) Other interest earned	157 82	
		49,457 35
3. Profit on sale of securities and real estate		7,637 58
4. Profit in guaranteed funds		52,402 50
5. Agency fees and commissions earned		67,292 84
6. All other revenue for the year		1,820 98
Total		$ 181,775 53

Expenditure

7. Loss on sale of securities and real estate owned		$ 15,637 88
8. Amount by which ledger values of assets were written down		5,245 57
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 17,362 60	
(b) Provincial	360 00	
(c) Municipal	867 15	
		18,589 75
10. All other expenses incurred:		
(a) Salaries	$ 61,178 90	
(b) Directors' and Advisory Committee fees	735 00	
(c) Auditors' fees	1,550 00	
(d) Rents	9,470 00	
(e) Travelling expenses	3,083 45	
(f) Printing and Stationery	2,822 75	
(g) Advertising	3,904 48	
(h) Postage, telegrams, telephones and express	1,792 02	
(i) Contribution to Staff Retirement Fund	1,500 00	
(j) Miscellaneous	7,014 83	
		93,051 43
11. Net profit transferred to Profit and Loss Account		49,250 90
Total		$ 181,775 53

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 28,429 71
2. Amount transferred from Revenue Account	49,250 90
3. Amount transferred from Investment Reserves	30,832 59
Total	$ 108,513 20

THE STERLING TRUSTS CORPORATION—Continued

4. Dividends to shareholders declared during year	$ 32,311 80
5. Amount transferred to Reserve Fund	50,000 00
6. Balance of account at 31st December, 1945	26,201 40
Total	$ 108,513 20

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 8th, 1945; (b) July 3rd, 1945; (c) 2%.
   (a) December 3rd, 1945; (b) January 2nd, 1946; (c) 2%.
3. Date appointed for the Annual Meeting—Second Monday in February.
   Date of last Annual Meeting—February 12th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 553,340 33
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid—unpresented certificates 9,675 44

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated 19th May, 1911, by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Company's Register, 1st December, 1913.

By an Act of the Parliament of Canada, 17 Geo. V, chap. 94, April 14th, 1927, the authorized capital stock of the corporation was increased from $1,000,000 to $2,000,000.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario..........(a)	600 00	....	....	2 47	602 47	
Ontario..........(b)	106,494 95	12 07	....	908 65	107,415 67	Not computed
Saskatchewan.....(a)	115,151 92	744 52	3,635 91	708 44	120,240 79	
Saskatchewan.....(b)	4,563 61	....	....	....	4,563 61	....
	226,810 48	756 59	3,635 91	1,619 56	232,822 54	....
Guaranteed Funds						
Ontario..........(b)	2,229,175 69	1,073 38	1,100 00	22,579 45	2,253,928 52	Nil

THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario

Officers

President—Hon. Charles McCrea, K.C.
Vice-President—Aubrey Davis
Vice-President and General Manager—W. G. Watson
Manager, Toronto Branch—J. W. Langmuir
Secretary—J. A. H. Burt
Treasurer—Donald K. Tow

Directors

Charles McCrea, K.C.
Aubrey Davis
William G. Watson
Hon. A. C. Hardy
Col. John F. Michie
Isaac Pitblado, K.C.
Hon. Albert Matthews
Charles S. MacInnes, C.M.G., K.C.
Charles S. Macdonald
Arthur L. Bishop
W. Kaspar Fraser, K.C.
Walter C. Laidlaw
Brig. Gen. C. H. Maclaren
Herbert Horsfall
Charles S. Band
Col. The Hon. Eric W. Hamber
D. E. Kilgour
C. Gordon Cockshutt
C. C. Calvin, K.C.
Major J. E. Hahn, D.S.O., M.C.
John R. Read
William C. Harris
Edgar G. Burton

Auditors—Clarkson, Gordon, Dilworth & Nash; Lever & Hoskin

Capital

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 1,537,000 00
2. Book value of real estate:			
(a) Freehold land (including buildings)		$ 754,401 39	
(b) Held under power of sale, etc.		20,652 00	
			775,053 39
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,483,003 28	
Agreements for sale		280,062 22	
			1,763,065 50
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 204,071 05	
Interest due		69 01	
Interest accrued		409 14	
			204,549 20
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,149,484 59		
Interest accrued	10,681 56		
		$ 1,160,166 15	
(b) Provincial and Provincial Guaranteed	$ 40,600 00		
Interest accrued	266 95		
		40,866 95	
(c) All other bonds	$ 45,052 86		
Interest accrued	231 01		
		45,283 87	
			1,246,316 97
6. Book value of stocks		$ 48,855 63	
Accrued dividends thereon		501 33	
			49,356 96
7. Cash on hand			1,430 31

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

8. Cash on deposit with chartered banks in Canada			$ 213,397 10
9. Advances to estates, trusts, etc., under administration			95,033 57
Total Company Funds			$ 5,885,203 00

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages			$ 5,727,192 33
(See Schedule B)			
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 697,715 29	
Interest due		1,039 47	
Interest accrued		1,391 13	
			700,145 89
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 8,849,625 61		
Interest accrued	72,721 33		
		$ 8,922,346 94	
(b) Provincial and Provincial Guaranteed	$ 1,197,720 80		
Interest accrued	9,727 97		
		1,207,448 77	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,260,541 24		
Interest accrued	20,775 63		
		1,281,316 87	
(d) All other bonds	$ 106,091 23		
Interest accrued	1,581 66		
		107,672 89	
			11,518,785 47
13. Book value of Stocks		$ 45,717 10	
Accrued dividends thereon		621 24	
			46,338 34
14. Cash on hand			73,023 81
15. Cash on deposit with chartered banks in Canada			1,079,602 47
Total Guaranteed Funds			$ 19,145,088 31

Estates, Trusts and Agency Funds

16. Unrealized assets	$152,221,583 64	
17. Investments	92,830,710 22	
18. Cash on hand and in banks	8,072,309 80	
		$253,124,603 66

Summary of Assets

Company Funds	$ 5,885,203 00
Guaranteed Funds	19,145,088 31
Estates, Trusts and Agency Funds	253,124,603 66
Grand Total of Assets	$278,154,894 97

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate		$ 35,100 59
2. Dvidends to shareholders declared and unpaid		67,500 00
3. Investment reserves		613,449 56
4. All other liabilities		18,153 70
Total		$ 734,203 85

To the Shareholders:

5. Paid-in Capital		$ 3,000,000 00
6. Reserve Fund		2,000,000 00
7. Balance of Profit and Loss Account		150,999 15
Total		$ 5,150,999 15
Total Company Funds		$ 5,885,203 00

Guaranteed Funds

8. Trust deposits		$ 9,484,222 03
9. Specific Guaranteed Funds	$ 189,083 12	
Interest due and accrued	805 09	
		189,888 21
10. General Guaranteed Funds	$ 9,391,012 75	
Interest due and accrued	79,965 32	
		9,470,978 07
Total Guaranteed Funds		$ 19,145,088 31

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	$253,029,570 09	
12. Due to Company Funds	95,033 57	
		$253,124,603 66

Summary of Liabilities

Company Funds	$ 5,885,203 00
Guaranteed Funds	19,145,088 31
Estates, Trusts and Agency Funds	253,124,603 66
Grand Total of Liabilities	$278,154,894 97

REVENUE ACCOUNT

Income

1. Rents earned		$ 75,039 98
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 111,920 14	
(b) Collateral loans	6,165 95	
(c) Bonds and debentures	32,072 96	
(d) Dividends on stocks	2,070 14	
(e) Other interest earned	86,224 44	
		238,453 63
3. Profit on sale of securities and real estate and reserves released		$ 76,551 94
4. Profit in guaranteed funds		327,031 40
5. Agency fees and commissions earned		1,005,744 34
6. All other revenue for the year		29,935 11
Total		$ 1,752,756 40

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Expenditure

7. Staff Retirement or Pension Fund		$ 25,000 00
8. Loss on sale of securities and real estate owned and reserves set up		56,234 13
9. Amount by which ledger values of assets were written down		58,407 31
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 80,076 04	
(b) Provincial	1,295 40	
(c) Municipal	18,628 56	
		100,000 00
11. Amount transferred to Investment Reserves		25,000 00
12. All other expenses incurred:		
(a) Salaries	$ 789,459 43	
(b) Directors' and Advisory Committee fees	27,997 00	
(c) Auditors' fees	13,450 00	
(d) Legal fees	4,689 21	
(e) Rents	116,075 00	
(f) Travelling expenses	20,859 71	
(g) Printing and stationery	25,605 83	
(h) Advertising	35,266 42	
(i) Postage, telegrams, telephones and express	26,269 74	
(j) Maintenance of Office Premises	2,661 15	
(k) Miscellaneous	128,283 04	
		1,190,616 53
13. Net profit transferred to Profit and Loss Account		297,498 43
Total		$ 1,752,756 40

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 433,500 72
2. Amount transferred from Revenue Account	297,498 43
Total	$ 730,999 15
3. Dividends to shareholders declared during year	$ 180,000 00
4. Amount transferred to Reserve Fund	250,000 00
5. Balance of Staff Retirement Annuity Plan for past services	150,000 00
6. Balance of account at 31st December, 1945	150,999 15
Total	$ 730,999 15

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    - (a) February 27th, 1945; (b) April 1st, 1945; (c) 1¼%.
    - (a) May 29th, 1945; (b) July 3rd, 1945; (c) 1¼%.
    - (a) August 28th, 1945; (b) October 1st, 1945; (c) 1¼%.
    - (a) November 27th, 1945; (b) January 2nd, 1946; (c) 1¼%, plus bonus of 1%.
3. Date appointed for the Annual Meeting—First Wednesday in February.
   Date of last Annual Meeting—February 7th, 1945.

4. Amount of interest permanently capitalized during the year	$ 19,154 44
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	41,788 93
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid	301,201 30

CONSTATING INSTRUMENTS

1882—An Act to incorporate The Toronto General Trusts Company. Approval of Company by Lieutenant-Governor of Ontario in Council.

1885—Letters Patent extending the powers of the Company.

1887—Letters Patent increasing the stock of the Company to One Million Dollars.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

1888—Letters Patent empowering the Directors to fix the Quorum of the Board by By-law.

1888—Letters Patent incorporating The Trusts Corporation of Ontario.

1889—Letters Patent authorizing the Company to hold Real Estate and to act as a Safe Deposit Company.

1896—Letters Patent incorporating the Ottawa Trusts and Deposit Company, Limited.

1897—Letters Patent authorizing the Company to act in the winding up of Estates, Partnerships, Companies and Corporations.

1899—An Act to amalgamate The Toronto General Trusts Company and The Trusts Corporation of Ontario.

1899—An Act to incorporate The Winnipeg General Trusts Company.

1902—An Act to permit The Toronto General Trusts Corporation to carry on business in Manitoba, and to confirm a deed of agreement with The Winnipeg General Trusts Company.

1902—Approval of Corporation by Lieutenant-Governor of Manitoba in Council.

1903—An Ordinance to permit the Corporation to carry on business in the Northwest Territories.

1903—An indenture of purchase of The Ottawa Trust and Deposit Company, Limited. A Supplementary Indenture. Approval of above Indentures by Lieutenant-Governor of Ontario in Council. Certificate of Attorney-General of Ontario under Loan Corporations Act.

1904—Certificate of Corporations Register.

1904—An Act to permit The Toronto General Trusts Corporation to carry on business in the Province of Quebec.

1905—License to carry on business in British Columbia.

1909—Letters Patent amending Act of 1899 with reference to dividend.

1912—Order-in-Council increasing Capital from $1,000,000.00 to $2,000,000.00.

1928—Order-in-Council increasing Capital from $2,000,000.00 to $3,000.000.00.

1931—Order-in-Council dated February 17th, 1931, increasing Capital from $3,000,000.00 to $5,000,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario...........(a)	25,480 52	6 48	....	....	25,487 00	....
Manitoba.........(a)	393,088 24	136 10	10,732 28	....	403,956 62	....
Saskatchewan.....(a)	910,799 98	1,463 06	30,320 92	....	942,583 96	....
Alberta...........(a)	37,124 65	47 25	204 70	....	37,376 60	....
Total.......(a)	1,366,493 39	1,652 89	41,257 90	....	1,409,404 18	....
Ontario...........(b)	628,189 20	cr. 1,730 91	....	....	626,458 29	....
Quebec...........(b)	84,625 24	....	....	....	84,625 24	....
Manitoba.........(b)	33,785 66	cr. 65	10 87	....	33,795 88	....
Saskatchewan.....(b)	73,098 03	160 93	256 28	....	73,515 24	....
Alberta...........(b)	8,802 00	....	....	....	8,802 00	....
British Columbia..(b)	28,531 04	....	....	....	28,531 04	....
Total.........	857,031 17	cr. 1,570 63	267 15	....	855,727 69	....
Grand Total.........	2,223,524 56	82 26	41,525 05	....	2,265,131 87	....
Guaranteed Funds						
Ontario...........(a)	78,148 97	....	....	......	78,148 97	....
Manitoba.........(a)	220,507 18	677 06	16,331 15	....	237,515 39	....
Saskatchewan.....(a)	1,504,095 82	10,839 38	115,492 81	....	1,630,428 01	....
Alberta...........(a)	145,084 99	299 86	2,723 34	....	148,108 19	....
Total.........	1,947,836 96	11,816 30	134,547 30	....	2,094,200 56	....
Ontario...........(b)	2,405,624 21	2,785 74	5,888 22	....	2,414,298 17	....
Quebec...........(b)	113,210 00	....	....	....	113,210 00	....
Manitoba.........(b)	178,817 14	cr. 226 53	399 26	....	178,989 87	....
Saskatchewan.....(b)	350,440 33	2,051 87	1,337 08	....	353,829 28	....
Alberta...........(b)	163,969 54	....	1,189 24	....	165,158 78	....
British Columbia..(b)	735,828 67	cr. 175 36	....	....	735,653 31	....
Total.........	3,947,889 89	4,435 72	8,813 80	....	3,961,139 41	....
Grand Total..	5,895,726 85	16,252 02	143,361 10	....	6,055,339 97	....

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—ARTHUR F. WHITE

Vice-Presidents—HON. DR. H. A. BRUCE
C. S. HAMILTON
H. A. HOWARD
JOHN A. McDOUGALD

General Managers—C. S. HAMILTON
H. A. HOWARD

Secretary—J. E. ROBINSON

Treasurer—R. S. ANDERSON

DIRECTORS

W. M. ARCHIBALD
HERBERT BEGG
W. D. BELL
COL. THE HON. HERBERT A. BRUCE, M.D., F.R.C.S. (Eng.)
HON. G. P. CAMPBELL, K.C.
CHRISTIE T. CLARK
F. J. CRAWFORD
P. C. FINLAY, K.C.
H. A. HOWARD
THAYER LINDSLEY
C. S. HAMILTON
JOHN A. McDOUGALD
GORDON W. NICHOLSON
LIEUT.-COL. W. E. PHILLIPS, D.S.O., M.C., B.A.Sc.
MAJOR EDMUND SWEET, K.C.
ARTHUR F. WHITE
COL. ERNEST WIGLE, B.A., K.C.
E. GORDON WILLS

Auditors—H. PERCY EDWARDS, F.C.A., and A. GEOFFREY EDWARDS, F.C.A., (of Edwards, Morgan and Company.)

CAPITAL

Amount of Capital Stock authorized (15,000 shares of $100.00 each)	$ 1,500,000 00
Amount subscribed	1,267,500 00
Amount paid in cash:	
On $1,267,500.00 stock 70% called	1,267,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 61,724 65
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 145,721 49	
Second and subsequent mortgages		148,750 00	
Agreements for sale		178,332 73	
Interest due		2,909 92	
Interest accrued		3,818 02	
			479,532 16
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 138,064 08	
Interest due		294 45	
			138,358 53
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 149,100 00		
Interest accrued	851 00		
		$ 149,951 00	
(b) Canadian municipalities, school districts and rural telephone companies		6,413 77	
(c) All other bonds	$ 355,000 00		
Interest accrued	83 33		
		355,083 33	
			511,448 10
6. Book value of stocks			416,724 49
7. Cash on hand			5,790 69
8. Cash on deposit with chartered banks in Canada			115,790 11
9. Advances to estates, trusts, etc., under administration			37,100 43
10. Accrued fees and charges for administering estates			9,425 00
11. All other assets			24,663 51
Total Company Funds			$ 1,800,557 67

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,625,294 88	
Agreements for sale		1,023,477 21	
Interest due		16,051 76	
Interest accrued		34,657 07	
			$ 4,699,480 92
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 92,788 26	
Interest due		111 08	
			92,899 34
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 3,357,185 33		
Interest accrued	15,615 71		
		$ 3,372,801 04	
(b) Provincial and Provincial Guaranteed	$ 693,105 00		
Interest accrued	5,494 85		
		698,599 85	
(c) Canadian municipalities, school districts and rural telephone companies	$ 331,256 64		
Interest accrued	3,605 49		
		334,862 13	
			4,406,263 02
15. Book value of Stocks			190,751 51
16. Cash on hand			15,497 68
17. Cash on deposit with chartered banks in Canada			266,713 42
Total Guaranteed Funds			$ 9,671,605 89

Estates, Trusts and Agency Funds

18. Unrealized assets	$25,531,865 19	
19. Investments	12,102,292 65	
20. Cash on hand and in banks	3,037,486 33	
		$40,671,644 17

Summary of Assets

Company Funds	$ 1,800,557 67
Guaranteed Funds	9,671,605 89
Estates, Trusts and Agency Funds	40,671,644 17
Grand Total of Assets	$52,143,807 73

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate (Reserve for)	$ 21,787 11
2. Dividends to shareholders declared and unpaid	18,987 75
3. All other liabilities	19,242 29
Total	$ 69,017 15
To the Shareholders:	
4. Paid-in Capital	$ 1,267,500 00
5. Reserve Fund	400,000 00
6. Balance of Profit and Loss Account	73,040 52
Total	$ 1,740,540 52
Total Company Funds	$ 1,800,557 67

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

Guaranteed Funds

7. Trust deposits		$ 4,006,034 19
8. Specific Guaranteed Funds	$ 2,179,464 35	
Interest due and accrued	1,043 49	
		2,180,507 84
9. General Guaranteed Funds	$ 3,484,199 08	
Interest due and accrued	864 78	
		3,485,063 86
Total Guaranteed Funds		$ 9,671,605 89

Estates, Trusts and Agency Funds

10. Estates	$34,946,332 25	
11. Trusts and Agencies	5,688,211 49	
12. Due to Company Funds	37,100 43	
		$40,671,644 17

Summary of Liabilities

Company Funds	$ 1,800,557 67
Guaranteed Funds	9,671,605 89
Estates, Trusts and Agency Funds	40,671,644 17
Grand Total of Liabilities	$52,143,807 73

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 29,389 18	
(b) Collateral loans	3,409 31	
(c) Bonds and debentures	23,835 59	
(d) Dividends on stocks	14,995 00	
(e) Other interest earned	1,306 97	
		$ 72,936 05
2. Profit on sale of securities and real estate		31,054 80
3. Profit in guaranteed funds		119,984 17
4. Agency fees and commissions earned		368,649 97
5. All other revenue for the year		9,356 94
6. By transfer from Investment Reserves		31,313 32
Total		$ 633,295 25

Expenditure

7. Loss on sale of securities and real estate owned		$ 14,733 94
8. Amount by which ledger values of assets were written down		7,937 75
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 18,848 31	
(b) Provincial	1,290 14	
(c) Municipal	5,393 62	
		25,532 07
10. Amount transferred to Investment Reserves		31,313 32
11. All other expenses incurred:		
(a) Salaries	$ 284,371 73	
(b) Directors' and Advisory Committee fees	10,980 00	
(c) Auditors' fees	6,179 45	
(d) Legal fees	865 72	
(e) Rents	63,724 19	
(f) Travelling expenses	7,426 56	
(g) Printing and stationery	9,457 17	
(h) Advertising	9,433 48	
(i) Postage, telegrams, telephones and express	8,014 84	
(j) Miscellaneous	59,000 11	
		459,453 25
12. Net profit transferred to Profit and Loss Account		94,324 92
Total		$ 633,295 25

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 416,674 60
2. Amount transferred from Revenue Account	94,324 92
Total	$ 510,999 52
3. Dividends to shareholders declared during year	$ 37,959 00
4. Amount transferred to Reserve Fund	400,000 00
5. Balance of account at 31st December, 1945	73,040 52
Total	$ 510,999 52

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $633,000.00.

2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

(a) May 31st, 1945; (b) July 2nd, 1945; (c) 1½%.

(a) December 14th, 1945; (b) January 2nd, 1946; (c) 1½%.

3. Date appointed for the Annual Meeting—Between January 15th and March 1st as Directors may determine.

Date of last Annual Meeting—February 25th, 1946.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans	$ 272,928 69
The aggregate amount of instalments of principal in arrears	128,428 69
The amount of interest due and unpaid, whether capitalized or not	332,978 28
The amount of interest on such loans taken credit for in the Revenue Account for the year	3,134 92
The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities	195,500 00
5. Amount of contingent liability not shown as direct debts in the foregoing statement	225,500 00
Bonds of the Trusts Buildings Limited (all the stock of which is owned by The Trust Company) and a prior first Mortgage.	
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	727,597 99
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid	49,283 89

CONSTATING INSTRUMENTS

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206), and The Loan and Trust Corporations Act (R.S.O. 1937, c. 257).

Amendments to Charter: December 23rd, 1897, "The Ontario Companies Act"; February 25th, 1898; "The Ontario Joint Stock Companies Letters Patent Act" and "The Trust Companies Act, 1895"; August 14th, 1900, "The Ontario Companies Act"; March 28th, 1907, "The Ontario Companies Act."

By Order-in-Council, dated January 25th, 1934, the Lieutenant-Governor in Council formally approved an agreement dated December 7th, 1933, whereby Trusts and Guarantee Company, Limited, acquired the assets and assumed the liabilities of Union Trust Company, Limited.

By Order-in-Council, dated October 30th, 1940, the Lieutenant-Governor in Council formally approved decreasing the capital stock from Three Million Dollars ($3,000,000) to One Million Five Hundred Thousand Dollars ($1,500,000).

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario............(b)	287,032 87	261 98	cr. 500 67	1,623 35	288,417 53	....
Manitoba..........(b)	80,025 75	35 96	27 24	61 72	80,150 67	....
Manitoba..........(a)	47,446 08	14 16	177 00	706 52	48,343 76	2,354 06
Saskatchewan.....(a)	92,480 99	829 29	2.280 98	961 83	96,553 09	8,515 43
Alberta............(b)	3,522 98	....	14 95	....	3,537 93	....
Alberta............(a)	64,886 79	536 19	910 42	464 60	66,798 00	2,237 41
Total.......(b)	370,581 60	297 94	cr. 458 48	1,685 07	372,106 13	....
Total.......(a)	204,813 86	1,379 64	3,368 40	2,132 95	211,694 85	13,106 90
Guaranteed Funds						
Ontario............(b)	4,066,284 83	4,848 00	3,691 19	30,631 24	4,105,455 26	6,413 73
Ontario............(a)	48,531 28	....	cr. 3,020 20	1,094 19	46.605 27	366 41
Manitoba..........(b)	136,501 25	328 49	673 88	1,301 66	138.805 28	....
Manitoba..........(a)	51,651 55	....	801 13	539 18	52,991 86	1.996 04
Saskatchewan.....(a)	38,611 85	230 29	762 81	526 70	40,131 65	16,342 12
Alberta............(b)	46,048 58	352 78	1,024 45	89 25	47,515 06	....
Alberta............(a)	120,286 26	6,568 24	2.976 95	474 85	130,406 30	7,425 19
British Columbia ..(a)	128,428 69	....	9.141 55	....	137,570 24	323,836 73
Total.......(b)	4,248,834 66	5,529 27	5,389 52	32,022 15	4,291,775 60	6,413 73
Total.......(a)	387,609 63	6.798 53	10,662 24	2,634 92	407,705 32	349,966 49
Total............(b)	4,619,416 26	5,827 21	4,931 04	33,707 22	4,663,881 73	6,413 73
Total............(a)	592,423 49	8,178 17	14,030 64	4,767 87	619,400 17	363,073 39
Grand Total.........	5,211,839 75	14,005 38	18,961 68	38,475 09	5,283,281 90	369,487 12

THE VICTORIA TRUST AND SAVINGS COMPANY

Head Office, Lindsay, Ontario

Officers

President—T. H. Stinson, K.C.
Vice-Presidents—J. B. Begg
H. J. McLaughlin, K.C.
Manager and Treasurer—C. E. Weeks
Secretary—G. A. Weeks

Directors

T. H. Stinson, K.C.
J. B. Begg
H. J. McLaughlin, K.C.
W. Walden
C. E. Weeks
F. G. Perrin
S. A. Flavelle

Auditors—Rutherford Willamson, F.C.A., and Harold A. Shiach, F.C.A.
(of Rutherford Williamson and Company,)

Capital

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	925,000 00
Amount paid in cash	925,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 33,700 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			62,518 39
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 144,847 72	
Agreements for sale		360,169 28	
Interest due		1,183 66	
Interest accrued		3,773 65	
			509,974 31
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 42,887 97	
Interest due		126 67	
Interest accrued		332 78	
			43,347 42
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 257,225 00		
Interest accrued	1,913 18		
		$ 259,138 18	
(b) Provincial and Provincial Guaranteed	$ 25,125 00		
Interest accrued	437 50		
		25,562 50	
(c) Canadian municipalities, school districts and rural telephone companies	$ 64,046 69		
Interest accrued	1,591 66		
		65,638 35	
(d) All other bonds	$ 79,985 00		
Interest accrued	1,647 08		
		81,632 08	
			431,971 11
6. Book value of stocks			391,096 79
7. Cash on hand			33,499 36
8. Cash on deposit with chartered banks in Canada			83,460 58
9. Advances to estates, trusts, etc., under administration			18,470 75
10. All other assets			7,167 26
Total Company Funds			$ 1,615,205 97

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 4,139,561 50	
First mortgages where Company is Mortgagee in Possession		151,413 26	
Interest due		7,984 49	
Interest accrued		44,526 58	
			$ 4,343,485 83
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal			50,437 65
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,423,501 06		
Interest accrued	21,101 34		
		$ 2,444,602 40	
(b) Provincial and Provincial Guaranteed	$ 103,539 38		
Interest accrued	1,280 25		
		104,819 63	
(c) Canadian municipalities, school districts and rural telephone companies	$ 523,557 44		
Interest accrued	9,063 79		
		532,621 23	
(d) All other bonds	$ 685,275 94		
Interest accrued	8,800 30		
		694,076 24	
			3,776,119 50
14. Book value of Stocks			349,056 12
15. Cash on hand			81,100 30
16. Cash on deposit with chartered banks in Canada			76,555 11
Total Guaranteed Funds			$ 8,676,754 51

Estates, Trusts and Agency Funds

17. Unrealized assets	$ 1,374,134 35	
18. Investments	475,640 92	
19. Cash on hand and in banks	195,063 24	
		$ 2,044,838 51

Summary of Assets

Company Funds	$ 1,615,205 97
Guaranteed Funds	8,676,754 51
Estates, Trusts and Agency Funds	2,044,838 51
Grand Total of Assets	$12,336,798 99

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 18,924 21
2. Dividends to shareholders declared and unpaid	11,562 50
3. Investment reserves	385,000 00
4. All other liabilities	22,966 43
Total	$ 438,453 14
To the Shareholders:	
5. Paid-in Capital	$ 925,000 00
6. Reserve Fund	215,000 00
7. Balance of Profit and Loss Account	36,752 83
Total	$ 1,176,752 83
Total Company Funds	$ 1,615,205 97

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

8. Trust deposits		$ 2,622,642 36
9. General Guaranteed Funds	$ 5,890,277 08	
Interest due and accrued	163,835 07	
		6,054,112 15
Total Guaranteed Funds		$ 8,676,754 51

Estates, Trusts and Agency Funds

10. Estates	$ 1,311,277 93	
11. Trusts and Agencies	715,089 83	
12. Due to Company Funds	18,470 75	
		$ 2,044,838 51

Summary of Liabilities

Company Funds	$ 1,615,205 97
Guaranteed Funds	8,676,754 51
Estates, Trusts and Agency Funds	2,044,838 51
Grand Total of Liabilities	$12,336,798 99

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 23,390 25	
(b) Collateral loans	1,203 64	
(c) Bonds and debentures	13,500 21	
(d) Dividends on stocks	18,502 42	
		$ 56,596 52
2. Profit on sale of securities		38,025 76
3. Profit in guaranteed funds		142,553 91
4. Agency fees and commissions earned		10,617 76
5. All other revenue for the year		13,855 45
Total		$ 261,649 40

Expenditure

6. Interest incurred		$ 1,982 00
7. Loss on sale of real estate owned		91,612 46
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 17,000 00	
(b) Provincial—License Fees	310 00	
		17,310 00
9. Commissions on loans		685 21
10. Amount transferred to Investment Reserves		14,000 00
11. All other expenses incurred:		
(a) Salaries	$ 39,635 12	
(b) Directors' and Advisory Committee fees	5,675 00	
(c) Auditors' fees	2,499 99	
(d) Legal fees	37 50	
(e) Travelling expenses	761 08	
(f) Printing and stationery	2,708 73	
(g) Advertising	1,670 00	
(h) Postage, telegrams, telephones, express and excise	2,402 51	
(i) Commissions on sale of G.I. Certificates	3,041 19	
(j) Maintenance of Office Premises	5,307 04	
(k) Miscellaneous	18,438 31	
		82,176 47
12. Net profit transferred to Profit and Loss Account		53,883 26
Total		$ 261,649 40

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	32,100 07
2. Amount transferred from Revenue Account		53,883 26
3. Premium on capital stock sold during year		1,632 00
Total	$	87,615 33
4. Dividends to shareholders declared during year	$	35,862 50
5. Amount transferred to Reserve Fund		15,000 00
6. Balance of account at 31st December, 1945		36,752 83
Total	$	87,615 33

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   Three quarterly dividends of 1% each and one of 1¼%, payable first of April, July, October, 1945, and January, 1946 (declared 15th of month preceding.)
3. Date appointed for the Annual Meeting—February 5th, 1946.
   Date of last Annual Meeting—February 6th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department ..... $ 195,063 24
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 169,710 67
6. Rates of interest currently paid on:
   1. Deposits—2%.
   2. Guaranteed investment receipts: (1-2 years)—2¾%; (3-5 years)—3¼%.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 1887, c. 169, as amended by 56 Vic., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 Vic., c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company, having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

By a Special Act of the Legislature of Ontario, 13 Geo. V, c. 107, the Company was granted the powers of a trust company and the name was changed to The Victoria Trust and Savings Company. (See also The Loan and Trust Corporations Act, R.S.O. 1937, chap. 257).

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding including charges	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds					
Ontario . . . . (a)	56,103 52	1,026 20	760 00	57,894 72	
Ontario . . . . (b)	161,792 95	157 46	772 00	162,722 41	
Saskatchewan . . . . (a)	393,918 71	. . . .	2,144 05	396,062 76	Not calculated
Saskatchewan . . . . (b)	15,329 93	. . . .	97 60	15,427 53	
	627,150 11	1,183 66	3,773 65	632,107 42	
Guaranteed Funds					
Ontario . . . . (a)	455,037 48	1,648 01	9,361 80	466,047 29	
Ontario . . . . (b)	3,575,813 21	6,336 48	30,908 53	3,613,058 22	
Saskatchewan . . . . (a)	252,208 38	. . . .	4,216 55	256,424 93	
Saskatchewan . . . . (b)	7,915 69	. . . .	39 70	7,955 39	
	4,290,974 76	7,984 49	44,526 58	4,343,485 83	
Total . . . . (a)	1,157,273 09	2,674 21	16,482 40	1,176,429 70	
Total . . . . (b)	3,760,851 78	6,493 94	31,817 83	3,799,163 55	
Grand Total	4,918,124 87	9,168 15	48,300 23	4,975,593 25	

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—FORD S. KUMPF
Vice-Presidents—LOUIS L. LANG
HENRY KNELL
Managing Director and Secretary—P. V. WILSON
Assistant General Manager—J. W. SCOTT
Treasurer—W. A. BEAN

DIRECTORS

FORD S. KUMPF
LOUIS L. LANG
HENRY KNELL
GEORGE A. DOBBIE
HON. W. D. EULER
P. R. HILBORN
W. L. HILLIARD, M.D.
WILLIAM HENDERSON, SR.
ALLAN HOLMES
H. C. KRUG
W. J. MOTZ
H. L. MCCULLOCH
F. H. SCHNEIDER
J. E. F. SEAGRAM
W. H. SOMERVILLE
P. V. WILSON
T. W. SEAGRAM

Auditors—J. F. SCULLY, C.A., and R. P. UFFELMANN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$2,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1945

Assets

Company Funds

1. Office premises			$ 177,424 66
2. Book value of real estate held for sale:			
Freehold land (including buildings)			33,746 41
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 210,433 57	
Interest accrued		5,727 34	
			216,160 91
(*See Schedule B*)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $35,700.00 of the Company's own stock upon which $35,700.00 has been paid.)			
Principal		$ 97,417 52	
Interest due		837 73	
Interest accrued		1,307 05	
			99,562 30
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 664,822 50		
Interest accrued	2,776 11		
		$ 667,598 61	
(b) Canadian municipalities, school districts and rural telephone companies	$ 7,972 15		
Interest accrued	25 55		
		7,997 70	
(c) All other bonds		7,013 88	
			682,610 19
6. Book value of stocks			10,100 50
7. Cash on hand			167,511 31
8. Cash on deposit with chartered banks in Canada			8,024 11
9. Advances to estates, trusts, etc., under administration			41,889 21

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Accrued fees and charges for administering estates	$ 58,282 94
11. All other assets	31,359 07
Total Company Funds	$ 1,526,671 61

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 4,895,654 85	
Agreements for sale		106,220 82	
Interest due		7,661 14	
Interest accrued		58,561 94	
			$ 5,068,098 75
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 187,663 96	
Interest due		132 32	
Interest accrued		583 71	
			188,379 99
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 8,259,742 32		
Interest accrued	48,849 63		
		$ 8,308,591 95	
(b) Provincial and Provincial Guaranteed	$ 778,577 30		
Interest accrued	8,232 31		
		786,809 61	
(c) Canadian municipalities, school districts and rural telephone companies	$ 902,324 02		
Interest accrued	10,042 65		
		912,366 67	
(d) All other bonds	$ 337,011 64		
Interest accrued	2,297 58		
		339,309 22	
			10,347,077 45
15. Book value of Stocks			220,534 78
16. Cash on hand			237,125 72
17. Cash on deposit with chartered banks in Canada		$ 732,314 11	
Elsewhere		33,910 92	
			766,225 03
Total Guaranteed Funds			$16,827,441 72

Estates, Trusts and Agency Funds

18. Unrealized assets	$ 5,240,497 33	
19. Investments	4,701,258 44	
20. Cash on hand and in banks	566,522 11	
		$10,508,277 88

Summary of Assets

Company Funds	$ 1,526,671 61
Guaranteed Funds	16,827,441 72
Estates, Trusts and Agency Funds	10,508,277 88
Grand Total of Assets	$28,862,391 21

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 46,587 51
2. Dividends to shareholders declared and unpaid	25,000 00
Total	$ 71,587 51

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:		
3. Paid-in Capital		$ 1,000,000 00
4. Reserve Fund		400,000 00
5. Balance of Profit and Loss Account		55,084 10
Total		$ 1,455,084 10
Total Company Funds		$ 1,526,671 61

Guaranteed Funds

6. Trust deposits	$11,863,106 34	
Interest due and accrued	48,952 24	
		$11,912,058 58
7. General Guaranteed Funds	$ 4,839,432 20	
Interest due and accrued	75,950 94	
		4,915,383 14
Total Guaranteed Funds		$16,827,441 72

Estates, Trusts and Agency Funds

8. Estates	$ 5,409,448 37	
9. Trusts and Agencies	5,056,940 30	
10. Due to Company Funds	41,889 21	
		$10,508,277 88

Summary of Liabilities

Company Funds	$ 1,526,671 61
Guaranteed Funds	16,827,441 72
Estates, Trusts and Agency Funds	10,508,277 88
Grand Total of Liabilities	$28,862,391 21

REVENUE ACCOUNT

Income

1. Rents earned, **net**—on office premises		$ 7,433 46
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 12,066 41	
(b) Collateral loans	5,423 77	
(c) Bonds and debentures	26,771 67	
(d) Dividends on stocks	725 00	
(e) Bank deposits	4,518 01	
(f) Other interest earned	928 13	
		50,432 99
3. Profit on sale of securities and real estate		$ 46,523 34
4. Profit in guaranteed funds		217,288 38
5. Agency fees and commissions earned		67,371 10
6. All other revenue for the year		7,590 26
Total		$ 396,639 53

Expenditure

7. Interest incurred		$ 4,913 19
8. Amount by which ledger values of assets were written down		10,000 00
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 40,000 00	
(b) Provincial	381 30	
(c) Municipal	1,667 17	
		42,048 47

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Commissions on loans and on sale of real estate		$ 3,736 66
11. Amount transferred to Investment Reserves		17,021 21
12. All other expenses incurred:		
(a) Salaries	$ 142,821 18	
(b) Directors' and Advisory Committee fees	7,888 00	
(c) Auditors' fees	2,700 00	
(d) Legal fees	683 07	
(e) Rents	9,804 00	
(f) Travelling expenses	1,288 28	
(g) Printing and stationery	8,197 44	
(h) Advertising	11,222 44	
(i) Postage, telegrams, telephones and express	5,084 55	
(j) Commission on sale of G.I. Certificates	152 68	
(k) Maintenance of Office Premises	1,385 83	
(l) Miscellaneous	54,709 05	
		245,936 52
13. Net profit transferred to Profit and Loss Account		72,983 48
Total		$ 396,639 53

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 32,100 62
2. Amount transferred from Revenue Account	72,983 48
3. Amount transferred from Investment Reserve	200,000 00
Total	$ 305,084 10
4. Dividends to shareholders declared during year	$ 50,000 00
5. Amount transferred to Reserve Fund	200,000 00
6. Balance of account at 31st December, 1945	55,084 10
Total	$ 305,084 10

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 15th, 1945; (b) July 2nd, 1945; (c) 5%.
   (a) December 21st, 1945; (b) January 2nd, 1946; (c) 5%.
3. Date appointed for the Annual Meeting—February 5th, 1946.
   Date of last Annual Meeting—February 6th, 1945.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 399,622 50
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:

Principal	$ 97,016 71	
Interest	366 89	
		97,383 60

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under The Loan and Trust Corporations Act, 2 Geo. 5, 1912, chap. 34, now R.S.O. 1937, chap. 257. The original corporate name was The Waterloo County Loan and Savings Company.

By a Special Act of the Legislature of Ontario, 12-13 Geo. V, c. 148, the Company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1945, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario...........(a)	....	....	....	....	....	....
Ontario...........(b)	210,433 57	....	....	5,727 34	216,160 91	....
Guaranteed Funds:						
Ontario...........(a)	160,257 36	96 02	1,030 60	2,714 42	164,098 40	....
Ontario...........(b)	4,326,196 05	1,329 21	5,514 87	51,221 82	4,384,261 95	....
Quebec...........(a)	....	....	....	....	....	....
Quebec...........(b)	375,130 75	3,474 01	699 29	3,694 08	382,998 13	....
Manitoba.........(a)	....	....	....	....	....	....
Manitoba.........(b)	49,398 86	2 80	416 38	931 62	50,749 66	....
Saskatchewan.....(a)	104,900 63	5,023 01	....	....	109,923 64	....
Saskatchewan.....(b)	6,066 97	....	....	....	6,066 97	....
Total.......(a)	265,157 99	5,119 03	1,030 60	2,714 42	274,022 04	....
Total.......(b)	4,967,226 20	4,806 02	6,630 54	61,574 86	5,040,237 62	....
Grand Total.........	5,232,384 19	9,925 05	7,661 14	64,289 28	5,314,259 66	....

ABSTRACT

OF THE

Annual Report

OF THE

Registrar

Loan and Trust Corporations

Ontario

BEING A

Tabulated Summary of the Statements (subject to correction)
made by Loan and Trust Corporations pursuant to
Section 121 of the Loan and Trust Corporations
Act. R.S.O. 1937, c. 257.

FOR THE YEAR ENDING 31st DECEMBER

1945

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO:
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1946

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
2. LIABILITIES.
3. INCOME.
4. EXPENDITURES
5. PROFIT AND LOSS ACCOUNT.

STATEMENT OF ASSETS OF LOAN CORPORATIONS

Name of Corporation	Office Premises	Real Estate held for sale	Mortgages and Agreements on Real Estate including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	3,180,500 00	391,939 23	37,550,895 94	310,411 30	19,208,987 06	1
Central Canada Loan and Savings Company	100,000 00	40,002 00	75,354 31	11,000 00	425,750 00	2
Credit Foncier Franco-Canadien	318,501 00	2,086,338 89	25,913,492 18	40,550 55	10,340,062 30	3
Guelph and Ontario Investment and Savings Society	25,963 11	55,182 60	3,521,300 25	12,551 52	1,784,795 65	4
Huron and Erie Mortgage Corporation	1,761,000 00	296,021 85	20,027,890 68	....	16,445,642 30	5
Lambton Loan and Investment Company	15,840 00	6,272 92	2,475,955 84	50,262 64	910,849 30	6
Midland Loan and Savings Company	1,000 00	....	2,402,855 73	3,850 00	684,637 50	7
Ontario Loan and Debenture Company	90,000 00	34,253 99	11,423,847 66	84,813 43	6,567,888 76	8
Peterborough Workingmen's Building and Savings Society	....	....	154,453 20	2,376 67	86,712 50	9
Provident Investment Company	....	5,198 35	3,698 00	....	....	10
Toronto Mortgage Company	45,000 00	....	3,416,164 84	....	600,000 00	11
Toronto Savings and Loan Company	50,000 00	380,725 81	66,626 53	6,000 00	334,725 00	12
Totals	5,587,804 11	3,295,935 64	107,032,535 16	521,816 11	57,390,050 37	
Totals previous year	5,790,780 16	6,010,410 06	110,532,938 33	422,304 24	39,253,499 53	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

	Provincial and Provincial Guaranteed Bonds Including Interest	Canadian Municipals, School Districts, and Rural Telephone Debentures, including Interest	All other Bonds including Interest	Stocks and accrued Dividends	Cash on hand and in Banks	Other Assets	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	1,196,228 08	480,722 60	346,863 34	2,572,368 59	2,954,775 99	41,274 24	68,234,966 37
2	195,740 25	12,545 00	463,569 50	3,781,745 87	28,837 12	....	5,134,544 05
3	2,214,916 18	1,406,600 34	868,386 67	....	1,481,692 27	599,503 66	45,270,044 04
4	152,850 15	34,876 13	34,318 47	264,450 00	168,174 30	15,304 83	6,069,767 01
5	1,616,718 54	230,877 88	684,180 31	3,401,663 81	1,569,180 69	....	46,033,176 06
6	155,078 50	186,689 06	265,445 10	736,619 01	251,959 42	2,880 07	5,057,851 86
7	160,706 36	16,932 20	38,113 96	63,091 93	129,575 16	5,499 00	3,506,261 84
8	612,485 16	116,930 15	354,123 00	....	540,504 03	....	19,824,846 18
9	....	....	....	....	11,027 13	758 97	255,328 47
10	....	....	....	157,825 49	473 61	9,585 99	176,781 44
11	195,501 43	82,041 03	103,055 52	190,292 59	68,120 29	....	4,700,175 70
12	24,750 00	....	75,000 00	2,364,088 55	135,529 92	5,786 04	3,443,231 85
	6,524,974 65	2,568,214 39	3,233,055 87	13,532,145 84	7,339,849 93	680,592 80	207,706,974 87
	7,264,390 43	3,057,852 62	2,863,123 29	13,101,982 88	13,094,130 87	753,319 81	202,144,732 22

STATEMENT OF LIABILITIES OF LOAN CORPORATIONS

Name of Corporation	To the					
	Debenture Stock, including Interest	Debentures, including Interest		Deposits, including Interest	Money Borrowed including Interest	
		Payable in Canada	Payable Elsewhere than in Canada			
	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation		28,400,890 79	2,479,240 93	23,590,445 40		1
Central Canada Loan and Savings Company						2
Credit Foncier Franco-Canadien		6,432,100 34	11,384,732 27			3
Guelph and Ontario Investment and Savings Society		2,569,494 49		1,929,251 25		4
Huron and Erie Mortgage Corporation		21,172,110 43	10,652 85	17,769,083 20		5
Lambton Loan and Investment Company		1,903,208 21		1,481,660 50		6
Midland Loan and Savings Company		1,865,427 27		581,847 59		7
Ontario Loan and Debenture Company		10,433,831 87		4,714,615 01		8
Peterborough Workingmen's Building and Savings Society						9
Provident Investment Company					82,128 99	10
Toronto Mortgage Company		1,128,740 72	1,023,757 29	190,350 60		11
Toronto Savings and Loan Company						12
Totals		73,905,804 12	14,898,383 34	50,257,253 55	82,128 99	
Totals previous year		73,391,300 48	15,855,579 04	44,384,061 23	87,363 52	

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* Deficit.

† Included an amount difference in exchange $4,566,288.94 and a suspense profit account $1,470,505.91.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

	Public				To Shareholders			
	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	1,000,000 00	140,000 00	120,843 38	55,731,420 50	7,000,000 00	5,000,000 00	503,545 87	12,503,545 87
2	229,277 19	50,000 00	16,000 00	295,277 19	2,500,000 00	2,100,000 00	239,266 86	4,839,266 86
3	5,171,145 93	1,893,164 19	†7,164,382 48	32,045,525 21	9,647,667 19	2,799,889 84	776,961 80	13,224,518 83
4	....	24,130 00	31,057 49	4,553,933 23	965,200 00	519,435 00	31,198 78	1,515,833 78
5	....	50,000 00	69,796 00	39,071,642 48	5,000,000 00	1,850,000 00	111,533 58	6,961,533 58
6	....	23,692 50	15,240 28	3,423,801 49	789,750 00	730,000 00	114,300 37	1,634,050 37
7	....	14,400 00	95,000 00	2,556,674 86	360,000 00	480,000 00	109,586 98	949,586 98
8	....	50,000 00	110,294 01	15,308,740 89	2,000,000 00	2,400,000 00	116,105 29	4,516,105 29
9	7,113 57	....	3,899 74	11,013 31	205,036 86	....	39,278 30	244,315 16
10	....	....	3,884 19	86,013 18	100,000 00	....	*9,231 74	90,768 26
11	....	24,662 50	54,097 94	2,421,609 05	986,500 00	1,165,002 00	127,064 65	2,278,566 65
12	....	40,000 00	16,000 00	56,000 00	2,000,000 00	1,200,000 00	187,231 85	3,387,231 85
	6,407,536 69	2,310,049 19	7,700,495 51	155,561,651 39	31,554,154 05	18,244,326 84	2,346,842 59	52,145,323 48
	6,440,148 62	1,689,546 89	7,739,408 18	149,587,407 96	32,040,314 64	18,067,785 21	2,449,224 41	52,557,324 26

REVENUE ACCOUNT OF LOAN CORPORATIONS

Income

Name of Corporation	Rents Earned on Office Premises Net	Interest and			
		On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	126,699 73	2,148,825 51	5,209 40	565,793 12	1
Central Canada Loan and Savings Company	4,128 13	4,451 93	562 49	38,230 88	2
Credit Foncier Franco-Canadien	....	1,593,430 91	1,050 69	238,340 15	3
Guelph and Ontario Investment and Savings Society	6,735 17	203,170 10	694 64	59,362 30	4
Huron and Erie Mortgage Corporation	70,634 66	1,122,998 23	....	615,889 50	5
Lambton Loan and Investment Company	....	157,505 16	3,669 73	41,639 46	6
Midland Loan and Savings Company	....	157,264 70	225 49	27,008 91	7
Ontario Loan and Debenture Company	4,354 41	628,870 16	1,823 86	277,260 47	8
Peterborough Workingmen's Building and Savings Society	....	8,784 96	160 97	2,790 18	9
Provident Investment Company	....	188 67	....	....	10
Toronto Mortgage Company	3,489 06	207,859 61	....	36,084 80	11
Toronto Savings and Loan Company	2,401 87	5,906 80	360 00	6,046 68	12
Totals	218,443 03	6,239,256 74	13,757 27	1,908,446 45	
Totals previous year	238,058 53	6,909,322 74	12,194 39	1,493,532 82	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Income

	Dividends Earned							
	Dividends on Stocks	On Bank Deposits	Other Interest Earned	Profit on Sale of Securities and Real Estate	Assets Written Up	Agency Fees and Commissions Earned	All other Revenue for Year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	134,495 32	2,381 89	....	176,138 57	....	24,377 98	153,359 75	3,337,281 27
2	213,941 25	124 37	....	11,138 00	....	....	18,978 60	291,555 65
3	....	37,112 71	....	290,676 08	....	....	53,768 41	2,214,378 95
4	12,900 00	36 70	....	....	....	....	1,812 34	284,711 25
5	158,669 17	374 58	....	218,990 49	....	15,103 65	73,180 15	2,275,840 43
6	30,655 82	....	....	13,333 23	....	112 90	1,479 21	248,395 51
7	3,900 00	598 60	....	....	....	....	2,203 95	191,201 65
8	....	....	160 59	26,786 01	....	2,662 79	24,889 78	966,808 07
9	....	....	....	585 00	1,058 90	....	295 02	13,675 03
10	3,008 30	19 41	....	1,383 74	....	5,757 77	2,550 00	12,907 89
11	16,492 03	173 33	338 71	....	....	....	....	264,437 54
12	137,748 80	....	....	48,607 38	....	1,127 48	53,793 58	255,992 59
	711,810 69	40,821 59	499 30	787,638 50	1,058 90	49,142 57	386,310 79	10,357,185 83
	616,933 36	67,455 54	666 50	723,269 67	....	48,375 17	1,037,228 96	11,147,037 68

REVENUE ACCOUNT OF LOAN CORPORATIONS

Expenditure

Name of Corporation	Interest incurred on			Loss on Sale of securities and real estate 4	
	Debentures and debenture stock 1	Deposits 2	Other borrowed money 3		
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	1,010,223 38	388,271 45	...	299,957 76	1
Central Canada Loan and Savings Company	...	...	...	...	2
Credit Foncier Franco-Canadien	623,383 73	...	...	97 50	3
Guelph and Ontario Investment and Savings Society	84,956 24	32,567 32	...	...	4
Huron and Erie Mortgage Corporation	691,925 28	275,334 58	19,757 11	...	5
Lambton Loan and Investment Company	65,890 86	24,229 51	371 16	...	6
Midland Loan and Savings Company	61,195 75	10,081 70	...	...	7
Ontario Loan and Debenture Company	337,609 73	81,285 11	2,528 99	17,350 18	8
Peterborough Workingmen's Building and Savings Society	...	...	165 53	11 25	9
Provident Investment Company	...	...	4,252 11	...	10
Toronto Mortgage Company	68,867 80	2,867 73	...	...	11
Toronto Savings and Loan Company	...	...	...	...	12
Totals	2,944,052 77	814,637 40	27,074 90	317,416 69	
Totals previous year	3,109,093 74	709,990 32	19,240 30	377,158 99	

* Includes amount written off office premises.

† Deficit.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Expenditure

	Amount by which ledger values of assets were written down 5	License fees and taxes other than taxes on real estate			Transferred to Investment Reserves 9	All other expenses incurred including Commissions 10	Net profit 11	Total 12
		Dominion 6	Provincial 7	Municipal 8				
	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.
1	*238,133 81	81,502 58	823 35	16,248 96	....	738,881 68	563,238 30	3,337,281 27
2	1,014 00	26,907 48	250 00	739 52	....	46,082 47	216,562 18	291,555 65
3	....	160,000 00	425 13	4,580 44	500,000 00	490,214 47	435,677 68	2,214,378 95
4	....	35,771 59	275 50	693 44	32,116 05	49,894 19	48,436 92	284,711 25
5	*80,023 06	14,644 51	426 70	11,383 46	413,000 00	519,834 65	249,511 08	2,275,840 43
6	....	40,000 00	....	....	....	39,983 03	77,920 95	248,395 51
7	....	24,957 63	200 00	....	....	27,549 40	67,217 17	191,201 65
8	19,827 37	145,000 00	331 70	2,506 36	....	144,458 30	215,910 33	966,808 07
9	55 45	....	40 10	12 19	273 50	2,752 20	10,364 81	13,675 03
10	....	10 59	5 00	168 29	520 10	8,198 57	†246 77	12,907 89
11	....	56,424 49	200 00	375 51	....	32,706 92	102,995 09	264,437 54
12	....	9,988 49	200 00	....	....	32,156 61	213,647 49	255,992 59
	339,053 69	595,207 36	3,177 48	36,708 17	945,909 65	2,132,712 49	2,201,235 23	10,357,185 83
	521,895 52	736,968 00	3,695 96	34,887 74	1,375,965 81	2,073,236 54	2,184,904 76	11,147,037 68

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS

Name of Corporation	Balance at January 1st. 1945 1	Net Profit 2	
	$ c.	$ c.	
Canada Permanent Mortgage Corporation	500,307 57	563,238 30	1
Central Canada Loan and Savings Company	222,704 68	216,562 18	2
Credit Foncier Franco-Canadien	763,354 15	435,677 68	3
Guelph and Ontario Investment and Savings Society	31,021 86	48,436 92	4
Huron and Erie Mortgage Corporation	312,022 50	249,511 08	5
Lambton Loan and Investment Company	103,764 42	77,920 95	6
Midland Loan and Savings Company	71,169 81	67,217 17	7
Ontario Loan and Debenture Company	115,194 96	215,910 33	8
Peterborough Workingmen's Building and Savings Society	33,316 08	10,364 81	9
Provident Investment Company	*8,984 97	*246 77	10
Toronto Mortgage Company	122,719 56	102,995 09	11
Toronto Savings and Loan Company	133,584 36	213,647 49	12
Totals	2,400,174 98	2,201,235 23	
Totals previous year	2,246,122 75	2,184,904 76	

* Deficit.

† Transfer to Benefit Fund for employees.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

	Transferred from Reserve Fund and Contingency Reserve 3	Totals 4	Dividends declared including Bonuses 5	Special Transfer to Investment Reserve 6	Transferred to Reserve Fund and Contingency Reserve 7	Balance as at 31st December 1945 8	Totals 9
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1		1,063,545 87	560,000 00			503,545 87	1,063,545 87
2		439,266 86	200,000 00			239,266 86	439,266 86
3		1,199,031 83	400,528 40		21,541 63	776,961 80	1,199,031 83
4		79,458 78	48,260 00			31,198 78	79,458 78
5	100,000 00	661,533 58	200,000 00		350,000 00	111,533 58	661,533 58
6		181,685 37	47,385 00		20,000 00	114,300 37	181,685 37
7		138,386 98	28,800 00			109,586 98	138,386 98
8		331,105 29	200,000 00	†15,000 00		116,105 29	331,105 29
9		43,680 89	4,402 59			39,278 30	43,680 89
10		*9,231 74				*9,231 74	*9,231 74
11		225,714 65	98,650 00			127,064 65	225,714 65
12		347,231 85	160,000 00			187,231 85	347,231 85
	100,000 00	4,701,410 21	1,948,025 99	15,000 00	391,541 63	2,346,842 59	4,701,410 21
	5,000 00	4,436,027 51	1,934,465 18	21,659 58	30,678 34	2,449,224 41	4,436,027 51

Trust Companies

1. ASSETS (Company Funds).
2. ASSETS (Guaranteed Funds).
3. LIABILITIES (Company Funds).
4. LIABILITIES (Guaranteed Funds).
5. INCOME.
6. EXPENDITURES
7. PROFIT AND LOSS ACCOUNT.
8. GUARANTEED FUND REVENUE.

STATEMENT OF ASSETS OF TRUST COMPANIES

Company

Name of Company	Office Premises	Real Estate held for sale	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds, including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest	Provincial and Provincial Guaranteed Bonds including Interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company.......	....	....	245,371 27	7,603 26	76,570 00	....	1
British Mortgage and Trust Corporation of Ontario..........	50,190 26	144,950 36	695,343 46	....	948,371 07	1,500 00	2
Brockville Trust and Savings Co.	....	458 21	453,333 96	1,242 65	126,645 28	73,384 01	3
Canada Permanent Trust Co....	....	....	482,962 48	13,049 40	568,425 56	78,234 63	4
Canada Trust Company........	....	....	1,190,568 44	1,036 18	225,109 44	7,981 70	5
Capital Trust Corporation Ltd..	60,000 00	52,082 18	325,918 84	75,872 48	471,085 47	19,811 64	6
Chartered Trust and Executor Company.................	348,965 36	....	204,951 52	318,605 07	369,995 69	670 21	7
Crown Trust Company........	375,179 52	....	303,573 07	107,652 99	237,822 50	24,375 00	8
Eastern Trust Company.......	68,000 00	1 00	498,360 27	44,423 56	394,185 52	35,416 71	9
Grey and Bruce Trust and Savings Company.............	35,368 29	42,620 65	230,632 41	94,470 53	1,005 00	....	10
Guaranty Trust Co. of Canada..	19,092 93	1 00	....	35,450 84	....	....	11
Guelph Trust Company........	....	....	181,213 33	....	353,441 05	20,063 80	12
Industrial Mortgage and Trust Co.	32,200 00	1 00	559,399 93	64,699 43	250,500 00	120,288 50	13
Lambton Trust Company......	....	....	161,300 23	....	126,315 00	....	14
London and Western Trust Co., Limited...................	150,741 64	78,628 07	623,368 66	48,088 98	749,777 07	....	15
Montreal Trust Company......	181,293 66	55,082 58	311,500 52	565,660 26	705,062 50	974,179 05	16
National Trust Company, Ltd..	810,348 30	54,974 16	1,307,443 53	212,018 33	1,437,608 89	27,954 72	17
Northern Trusts Company.....	11,250 00	31,999 47	557,268 70	1,000 00	501,700 00	....	18
Premier Trust Company.......	172,658 88	455,727 41	188,352 64	....	834,314 33	....	19
Prudential Trust Company Ltd.	62,713 69	40,968 93	5,044 21	....	211,795 48	....	20
Royal Trust Company.........	920,851 25	1 00	1,156,832 81	4,481,292 76	3,895,638 83	1,478,277 13	21
Sterling Trusts Corporation.....	73,500 00	10,280 36	232,822 54	7,880 02	52,925 26	58,078 06	22
Toronto General Trusts Corporation.....................	1,537,000 00	775,053 39	1,763,065 50	204,549 20	1,160,166 15	40,866 95	23
Trusts and Guarantee Company Limited...................	61,724 65	....	479,532 16	138,358 53	149,951 00	....	24
Victoria Trust and Savings Co. .	33,700 00	62,518 39	509,974 31	43,347 42	259,138 18	25,562 50	25
Waterloo Trust and Savings Co.	177,424 66	33,746 41	216,160 91	99,562 30	667,598 61	....	26
Totals................	5,182,203 09	1,839,094 57	12,884,295 70	6,565,864 19	14,775,147 88	2,986,644 61	
Totals previous year.....	5,212,401 20	3,172,077 61	14,497,966 46	4,834,864 89	11,560,967 29	3,547,875 13	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Funds

	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest	All other Bonds including Interest	Stocks and Accrued Dividends	Cash on Hand and in Banks	Due from Guaranteed Funds	Advances to Estates, Trusts, etc., under Administration	Accrued fees and charges for Administering Estates	Other Assets	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	1 00	6,117 06	....	....	....	1,285 79	336,948 38
2	31,355 71	....	640,228 50	182,252 04	....	1,454 83	....	....	2,695,646 23
3	10,879 43	....	46,609 34	80,315 79	....	1,500 00	....	12,056 52	806,425 19
4	....	63,181 23	308,117 72	129,429 50	....	3,330 31	....	36,134 04	1,682,864 87
5	....	10,235 94	60,960 00	154,906 29	....	146,105 00	....	....	1,796,902 99
6	185,103 41	56,371 25	43,745 75	26,301 99	....	617 96	....	5,774 54	1,322,685 51
7	133,677 70	180,968 50	255,625 03	94,102 86	....	4,967 50	27,170 28	9,174 98	1,948,874 70
8	....	....	86,087 49	195,439 55	....	150,000 00	....	13,132 38	1,493,262 50
9	139,325 00	105,817 36	94,101 00	107,503 95	....	118,559 92	....	....	1,605,694 29
10	1,879 60	78,096 09	269,284 07	181,545 84	93,704 79	41,230 42	....	15,175 60	1,085,013 29
11	475,689 74	174,591 24	....	56,650 04	....	2,500 00	6,814 90	9,088 92	779,879 61
12	....	....	....	13,511 41	3,904 48	5,000 00	....	....	577,134 07
13	7,594 08	50,000 00	4,746 25	79,089 27	....	26,341 61	....	8,132 84	1,202,992 91
14	39,508 80	25,208 28	32,718 00	20,712 82	....	1,600 00	1,920 00	....	409,283 13
15	13,785 40	....	5,422 00	113,470 48	1,000 00	35,337 81	....	38,191 71	1,857,811 82
16	49,989 58	1,504,367 83	3,976,175 44	380,856 03	....	124,274 47	76,560 96	69,561 68	8,974,564 56
17	....	47,202 64	734,778 94	972,533 42	....	176,802 59	....	2,436 38	5,784,101 90
18	26,667 14	63,485 00	255,822 23	183,415 25	....	6,734 52	....	7,463 39	1,646,805 70
19	....	....	170,423 44	36,580 90	....	55,515 29	....	5,021 41	1,918,594 30
20	....	....	6,883 50	50,367 01	....	569 46	....	9,899 23	388,241 51
21	67,532 70	1,017,358 70	823,557 36	2,949 54	....	1,967,762 77	34,785 69	91,673 13	15,938,513 67
22	81,286 29	113,960 43	263,387 86	60,172 46	....	35,702 21	9,812 00	11,658 81	1,011,466 30
23	....	45,283 87	49,356 96	214,827 41	....	95,033 57	....	....	5,885,203 00
24	6,413 77	355,083 33	416,724 49	121,580 80	....	37,100 43	9,425 00	24,663 51	1,800,557 67
25	65,638 35	81,632 08	391,096 79	116,959 94	....	18,470 75	....	7,167 26	1,615,205 97
26	7,997 70	7,013 88	10,100 50	175,535 42	....	41,889 21	58,282 94	31,359 07	1,526,671 61
	1,344,324 40	3,979,857 65	8,945,953 66	3,757,127 07	98,609 27	3,098,400 63	224,771 77	409,051 19	66,091,345 68
	1,363,854 00	4,836,776 03	8,166,954 05	2,384,493 80	6,498 28	2,482,990 87	279,378 21	404,765 90	62,751,863 72

STATEMENT OF ASSETS OF TRUST COMPANIES

Name of Company	Guaranteed						
	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including Interest	Provincial and Provincial Guaranteed Bonds including Interest	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest	All other Bonds, including Interest *	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	....	....	....	....	....	....	1
British Mortgage and Trust Corporation of Ontario...	2,436,632 50	....	3,685,081 81	363,543 41	55,963 73	....	2
Brockville Trust and Savings Company..............	956,531 05	....	106,527 23	96,499 73	34,958 67	5,031 66	3
Canada Permanent Trust Company..............	341,438 07	....	35,086 30	25,880 37	....	....	4
Canada Trust Company....	3,299,222 62	115,736 47	2,950,923 00	300,002 08	26,581 73	....	5
Capital Trust Corporation Limited..............	3,993,621 71	5,425 52	1,429,056 05	1,881,975 70	....	....	6
Chartered Trust and Executor Company.........	503,712 32	1,545,425 95	3,781,500 76	464,424 73	225,150 49	37,596 64	7
Crown Trust Company.....	230,028 82	428,842 00	1,942,906 25	....	....	....	8
Eastern Trust Company....	1,411,731 58	1,052,281 17	3,897,713 37	1,318,620 70	1,319,359 85	1,338,299 03	9
Grey and Bruce Trust and Savings Company.......	1,365,606 02	....	2,521,183 44	861,192 36	480,456 33	356,289 77	10
Guaranty Trust Company of Canada..............	646,723 26	428,761 87	1,767,851 46	575,848 16	452,823 17	25,501 37	11
Guelph Trust Company....	298,532 82	....	211,241 73	4,974 16	....	....	12
Industrial Mortgage and Trust Company.........	1,641,421 36	....	1,958,162 50	580,894 99	192,839 58	138,959 07	13
Lambton Trust Company..	....	....	....	....	....	....	14
London and Western Trust Company Limited.......	2,065,388 17	50,943 41	1,039,231 80	52,216 09	12,610 97	22,621 55	15
Montreal Trust Company ..	80,173 45	2,998,991 08	13,820,199 30	193,083 39	128,974 35	1,859,006 40	16
National Trust Co. Ltd.....	4,061,012 50	146,900 00	14,346,293 68	1,351,524 84	383,630 02	1,180,659 68	17
Northern Trusts Company .	19,992 65	....	149,550 00	....	....	....	18
Premier Trust Company....	1,020,895 93	350,144 35	2,041,087 40	....	....	....	19
Prudential Trust Co. Ltd..	....	....	....	....	....	....	20
Royal Trust Company.....	....	225,267 51	5,521,612 22	420,238 12	443,954 88	254,335 15	21
Sterling Trusts Corporation.	2,253,928 52	....	555,825 22	126,852 76	166,483 08	....	22
Toronto General Trusts Corporation.............	5,727,192 33	700,145 89	8,922,346 94	1,207,448 77	1,281,316 87	107,672 89	23
Trusts and Guarancee Co. Limited..............	4,699,480 92	92,899 34	3,372,801 04	698,599 85	334,862 13	....	24
Victoria Trust and Savings Company..............	4,343,485 83	50,437 65	2,444,602 40	104,819 63	532,621 23	694,076 24	25
Waterloo Trust and Savings Company..............	5,068,098 75	188,379 99	8,308,591 95	786,809 61	912,366 67	339,309 22	26
Totals..............	46,464,851 18	8,380,582 20	84,809,375 85	11,415,449 45	6,984,953 75	6,359,358 67	
Totals previous year...	48,416,787 82	10,012,375 91	63,244,732 86	11,095,405 61	6,322,753 72	6,211,212 04	

† Includes unrealized assets.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

	Funds				Estates, Trusts and Agency Funds			
	Stocks and Accrued Dividends	Cash on Hand and in Banks	Other Assets	Total Guaranteed Funds	Unrealized Assets	Investments †	Cash on Hand and in Banks	Total Estates Trusts and Agency Funds
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	†7,047 27	520 90	7,568 17
2	1,245,875 00	78,170 94	....	7,865,267 39	249,721 73	449,405 52	67,108 70	766,235 95
3	....	....	....	1,199,548 34	1,287,733 95	293,645 15	89,227 53	1,670,606 63
4	....	21,520 06	....	423,924 80	47,060,409 34	17,525,088 13	4,073,550 87	68,659,048 34
5	340,098 95	124,880 04	....	7,157,444 89	20,384,546 97	11,691,502 94	1,909,242 57	33,985,292 48
6	....	196,591 45	....	7,506,670 43	....	†8,236,997 42	345,051 03	8,582,048 45
7	....	732,862 48	....	7,290,673 37	19,097,328 48	6,531,765 66	1,234,594 24	26,863,688 38
8	....	138,518 21	....	2,740,295 28	....	†42,708,738 13	735,024 87	43,443,763 00
9	....	145,604 72	....	10,483,610 42	1,683,865 89	69,217,468 49	997,375 31	71,898,709 69
10	238,279 15	....	....	5,823,007 07	1,760,182 33	475,383 25	240,626 51	2,476,192 09
11	....	202,874 92	....	4,100,384 21	16,794,669 33	1,038,860 41	702,487 80	18,536,017 54
12	....	26,560 38	....	541,309 09	2,418,730 92	3,729,178 21	396,031 57	6,543,940 70
13	276,843 43	100,194 79	....	4,889,315 72	853,315 98	224,070 46	65,395 36	1,142,781 80
14	....	....	....	....	659,720 53	354,611 30	39,425 20	1,053,757 03
15	72,506 15	65,063 40	....	3,380,581 54	....	†42,776,837 15	2,497,003 97	45,273,841 12
16	436,127 51	2,281,132 86	....	21,797,688 34	....	†905,276,949 24	21,550,364 16	926,827,313 40
17	681,083 60	446,236 58	....	22,597,340 90	134,060,743 61	150,778,137 29	12,402,542 12	297,241,423 02
18	....	128 12	....	169,670 77	8,794,400 90	5,622,827 41	381,126 71	14,798,355 02
19	....	221,999 94	....	3,634,127 62	5,019,465 51	1,705,872 84	339,840 53	7,065,178 88
20	....	....	....	....	....	†3,437,287 35	194,540 48	3,631,827 83
21	....	73,428 85	34,832 52	6,973,669 25	....	†787,975,187 45	71,844,838 73	859,820,026 18
22	....	286,394 74	....	3,389,484 32	....	†6,170,983 67	668,894 46	6,839,878 13
23	46,338 34	1,152,626 28	....	19,145,088 31	152,221,583 64	92,830,710 22	8,072,309 80	253,124,603 66
24	190,751 51	282,211 10	....	9,671,605 89	25,531,865 19	12,102,292 65	3,037,486 33	40,671,644 17
25	349,056 12	157,655 41	....	8,676,754 51	1,374,134 35	475,640 92	195,063 24	2,044,838 51
26	220,534 78	1,003,350 75	....	16,827,441 72	5,240,497 33	4,701,258 44	566,522 11	10,508,277 88
	4,097,494 54	7,738,006 02	34,832 52	176,284,904 18	444,492,915 98	2,176,337,746 97	132,646,195 10	2,753,476,858 05
	4,099,726 01	9,498,457 58	108,132 52	159,009,584 07	449,192,912 42	2,104,796,646 21	95,379,858 92	2,649,369,417 55

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Company Funds

Name of Company	To the Public					To Shareholders			
	Money Borrowed including Interest	Invest-ment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Share-holders
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers' Trust Company		12,799 75		5,291 14	18,090 89	250,000 00	50,000 00	18,857 49	318,857 49
British Mortgage and Trust Corporation of Ontario	700,000 00		40,000 00	44,956 24	784,956 24	1,000,000 00	850,000 00	60,689 99	1,910,689 99
Brockville Trust and Savings Company		46,174 95	6,250 27	14,440 62	66,865 84	500,000 00	213,654 16	25,905 19	739,559 35
Canada Permanent Trust Company		81,271 22	15,000 00	24,726 62	120,997 84	1,000,000 00	500,000 00	61,867 03	1,561,867 03
Canada Trust Company			30,000 00	32,268 00	62,268 00	1,000,000 00	700,000 00	34,634 99	1,734,634 99
Capital Trust Corporation, Limited		25,000 00	26,576 14	45,211 17	96,787 31	885,868 15	330,000 00	10,030 05	1,225,898 20
Chartered Trust and Executor Company		185,725 09	10,000 00	123,982 17	319,707 26	1,000,000 00	500,000 00	129,167 44	1,629,167 44
Crown Trust Company				26,251 93	26,251 93	1,000,000 00	400,000 00	67,010 57	1,467,010 57
Eastern Trust Company		71,989 97	20,000 00	84,883 08	176,873 05	1,000,000 00	400,000 00	28,821 24	1,428,821 24
Grey and Bruce Trust and Savings Company	275,000 00	123,177 57		21,154 32	419,331 89	544,700 00	120,981 40		665,681 40
Guaranty Trust Company of Canada			4,887 84	6,693 96	11,581 80	400,000 00	356,690 24	11,607 57	768,297 81
Guelph Trust Company			7,562 52	16,909 26	24,471 78	302,500 49	200,000 00	50,161 80	552,662 29
Industrial Mortgage and Trust Company	150,000 00	85,000 00	25,400 00	4,443 40	264,843 40	635,000 00	250,000 00	53,149 51	938,149 51
Lambton Trust Company		10,000 00		3,855 47	13,855 47	315,350 00	50,000 00	30,077 66	395,427 66
London and Western Trusts Company, Limited			12,137 00	145,766 81	157,903 81	1,213,700 00	400,000 00	86,208 01	1,699,908 01
Montreal Trust Company	1,413,383 98		64,000 00	983,133 74	2,460,517 72	2,000,000 00	4,000,000 00	514,046 84	6,514,046 84
National Trust Company, Limited			67,500 00	185,368 70	252,868 70	3,000,000 00	2,000,000 00	531,233 20	5,531,233 20
Northern Trusts Company		61,013 77		47,336 28	108,350 05	1,000,000 00	250,000 00	288,455 65	1,538,455 65
Premier Trust Company	500,000 00	160,000 00		5,291 77	665,291 77	1,232,636 00		20,666 53	1,253,302 53
Prudential Trust Company, Limited				22,537 84	22,537 84	175,270 00		190,433 67	365,703 67
Royal Trust Company	7,446,167 88			355,148 51	7,801,316 39	2,000,000 00	5,000,000 00	1,137,197 28	8,137,197 28
Sterling Trusts Corporation			16,156 54	11,108 36	27,264 90	808,000 00	150,000 00	26,201 40	984,201 40
Toronto General Trusts Corporation		613,449 56	67,500 00	53,254 29	734,203 85	3,000,000 00	2,000,000 00	150,999 15	5,150,999 15
Trusts and Guarantee Company, Limited			18,987 75	41,029 40	60,017 15	1,267,500 00	400,000 00	73,040 52	1,740,540 52
Victoria Trust and Savings Company		385,000 00	11,562 50	41,890 64	438,453 14	925,000 00	215,000 00	36,752 83	1,176,752 83
Waterloo Trusts and Savings Company			25,000 00	46,587 51	71,587 51	1,000,000 00	400,000 00	55,084 10	1,455,084 10
Totals	10,484,551 86	1,860,601 88	468,520 56	2,393,521 23	15,207,195 53	27,455,524 64	19,736,325 80	3,692,299 71	50,884,150 15
Totals previous year	8,707,424 44	2,416,975 75	444,125 96	2,808,957 37	14,377,483 52	26,918,207 48	17,071,182 03	4,384,990 69	48,374,380 20

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Name of Company	Guaranteed Funds					Estates, Trusts and Agency Funds			
	Trust Deposits	Specific Guaranteed Investment Receipts, including Interest	General Guaranteed Investment Receipts, including Interest	Due to Company Funds	Total Guaranteed Funds	Estates †	Trusts and Agencies	Due to Company Funds	Total Estates Trusts and Agency Funds
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers' Trust Company						†7,568 17			7,568 17
British Mortgage and Trust Corporation of Ontario	3,847,059 40		4,018,207 99		7,865,267 39	500,538 68	264,242 44	1,454 83	766,235 95
Brockville Trust and Savings Company	801,614 55		259,746 01	‡138,187 78	1,199,548 34	876,303 90	792,802 73	1,500 00	1,670,606 63
Canada Permanent Trust Company		295,479 85	128,444 95		423,924 80	†68,655,718 03		3,330 31	68,659,048 34
Canada Trust Company	3,470,292 72	168,113 75	3,519,038 42		7,157,444 89	†33,839,187 48		146,105 00	33,985,292 48
Capital Trust Corporation, Limited	3,471,363 27	4,035,307 16			7,506,670 43	†8,581,430 49		617 96	8,582,048 45
Chartered Trust and Executor Company	6,786,568 61	398,539 98	105,564 78		7,290,673 37	10,629,777 51	16,228,943 37	4,967 50	26,863,688 38
Crown Trust Company	2,733,295 28	7,000 00			2,740,295 28	†43,293,763 00		150,000 00	43,443,763 00
Eastern Trust Company		3,875,452 63	6,608,157 79		10,483,610 42	†71,780,149 77		118,559 92	71,898,709 69
Grey and Bruce Trust and Savings Co.	2,587,473 07		3,141,829 21	93,704 79	5,823,007 07	1,980,661 60	454,300 07	41,230 42	2,476,192 09
Guaranty Trust Company of Canada	2,484,483 88		1,615,900 33		4,100,384 21	5,299,469 52	13,234,048 02	2,500 00	18,536,017 54
Guelph Trust Company		8,539 60	528,865 01	3,904 48	541,309 09	3,483,312 25	3,055,628 45	5,000 00	6,543,940 70
Industrial Mortgage and Trust Company	2,283,818 83		2,605,496 89		4,889,315 72	628,054 75	488,385 44	26,341 61	1,142,781 80
Lambton Trust Company						275,360 84	776,796 19	1,600 00	1,053,757 03
London and Western Trust Co., Limited	76,506 91	699,341 85	2,603,732 78	1,000 00	3,380,581 54	14,095,771 46	31,142,731 85	35,337 81	45,273,841 12
Montreal Trust Company		79,662 13	21,718,026 21		21,797,688 34	395,072,603 56	531,630,435 37	124,274 47	926,827,313 40
National Trust Company, Limited	22,033,261 67		564,079 23		22,597,340 90	†297,064,620 43		176,802 59	297,241,423 02
Northern Trusts Company		169,670 77			169,670 77	†14,791,620 50		6,734 52	14,798,355 02
Premier Trust Company	2,305,919 45		1,328,208 17		3,634,127 62	†7,009,663 59		55,515 29	7,065,178 88
Prudential Trust Company, Limited						†3,631,258 37		569 46	3,631,827 83
Royal Trust Company	34,832 52	341,476 00	6,597,360 73		6,973,669 25	†857,852,263 41		1,967,762 77	859,820,026 18
Sterling Trusts Corporation	1,026,679 48		2,362,804 84		3,389,484 32	†6,804,175 92		35,702 21	6,839,878 13
Toronto General Trusts Corporation	9,484,222 03	189,888 21	9,470,978 07		19,145,088 31	†253,029,570 09		95,033 57	253,124,603 66
Trusts and Guarantee Company, Limited	4,006,034 19	2,180,507 84	3,485,063 86		9,671,605 89	34,946,332 25	5,688,211 49	37,100 43	40,671,644 17
Victoria Trust and Savings Company	2,622,642 36		6,054,112 15		8,676,754 51	1,311,277 93	715,089 83	18,470 75	2,044,838 51
Waterloo Trust and Savings Company	11,912,058 58		4,915,383 14		16,827,441 72	5,409,448 37	5,056,940 30	41,889 21	10,508,277 88
Totals	81,968,126 80	12,448,979 77	81,631,000 56	236,797 05	176,284,904 18	2,140,849,901 87	609,528,555 55	3,098,400 63	2,753,476,855 05
Totals previous year	69,485,483 10	10,238,448 72	79,279,153 97	6,498 28	159,009,584 07	2,056,213,027 89	590,673,398 79	2,482,990 87	2,649,369,417 55

† Includes Trusts and Agencies.
* Investment Reserves.
‡ Bank Overdraft.

REVENUE ACCOUNT OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends earned					
	Rents Earned	On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	Dividends on Stocks	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	....	11,871 16	402 70	2,280 00	1,447 98	1
British Mortgage and Trust Corporation of Ontario	....	43,227 40	....	5,450 84	27,254 39	2
Brockville Trust and Savings Company	....	29,067 47	19 22	9,779 67	1,762 50	3
Canada Permanent Trust Company	....	27,212 87	784 53	22,533 16	16,519 50	4
Canada Trust Company	....	50,359 43	49 06	5,787 42	3,500 00	5
Capital Trust Corporation, Limited	1,108 20	15,500 47	1,147 98	21,382 63	3,279 33	6
Chartered Trust and Executor Company	2,396 04	13,541 40	5,649 82	24,298 51	13,164 49	7
Crown Trust Company	1,754 77	14,670 08	13,070 60	11,181 19	4,275 00	8
Eastern Trust Company	....	28,916 57	3,608 59	33,591 70	5,612 08	9
Grey and Bruce Trust and Savings Company	....	14,137 32	2,736 97	7,054 44	11,505 69	10
Guaranty Trust Company of Canada	3,548 91	5,442 25	1,393 84	23,841 17	....	11
Guelph Trust Company	....	21,052 82	....	10,274 78	....	12
Industrial Mortgage and Trust Company	....	35,925 52	4,021 46	8,125 20	270 00	13
Lambton Trust Company	....	10,582 82	....	6,044 57	1,817 50	14
London and Western Trusts Co., Limited	....	32,967 05	2,588 59	23,080 04	677 50	15
Montreal Trust Company	3,459 61	16,481 98	18,028 27	104,766 74	117,650 88	16
National Trust Company, Limited	....	140,805 64	1,691 14	45,545 50	42,653 00	17
Northern Trusts Company	....	58,431 42	50 00	16,863 10	14,234 29	18
Premier Trust Company	....	16,323 41	....	19,228 58	7,243 62	19
Prudential Trust Company, Limited	4,001 14	225 02	....	5,932 16	20 55	20
Royal Trust Company	....	67,986 96	162,757 47	273,488 14	65,371 81	21
Sterling Trusts Corporation	3,164 28	15,284 87	498 99	16,145 33	17,370 34	22
Toronto General Trusts Corporation	75,039 98	111,920 14	6,165 95	32,072 96	2,070 14	23
Trusts and Guarantee Company, Limited	....	29,389 18	3,409 31	23,835 59	14,995 00	24
Victoria Trust and Savings Company	....	23,390 25	1,203 64	13,500 21	18,502 42	25
Waterloo Trust and Savings Company	7,433 46	12,066 41	5,423 77	26,771 67	725 00	26
Totals	101,906 39	846,779 91	234,701 90	792,855 30	391,923 01	
Totals previous year	97,873 44	986,949 42	198,882 96	722,067 08	345,276 00	

***Deficit**

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Income

	On Bank Deposits	Other Interest	Profit on Sale of Securities and Real Estate	Amount Assets Written Up	Profit in Guaranteed Funds	Agency Fees and Commissions Earned	Other Revenue for the year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	7,009 48	....	23,011 32
2	508 32	170 77	25,867 24	....	79,323 52	8,780 70	49,583 28	240,166 46
3	....	....	484 37	....	29,937 44	11,798 55	932 83	83,782 05
4	359 58	2,005 90	5,880 99	....	6,599 98	313,582 79	27,170 33	422,649 63
5	....	15,316 30	20,114 55	....	147,837 73	230,835 67	45,626 12	519,426 28
6	....	3,363 00	105,171 81	....	129,124 59	97,209 74	14,182 42	391,470 17
7	273 93	1,040 24	55,349 59	1,200 00	88,649 60	547,082 58	7,568 67	760,214 87
8	....	....	9,301 98	....	37,431 51	171,200 43	8,490 65	271,376 21
9	....	1,721 43	7,371 21	....	114,605 06	266,566 54	8,544 85	470,538 03
10	....	....	6,763 00	....	97,820 86	15,830 14	4,380 35	160,228 77
11	....	....	10,904 15	....	50,692 35	92,246 51	8,887 77	196,956 95
12	3 98	....	....	....	5,106 20	25,253 69	2,093 00	63,784 47
13	649 57	181 98	11,776 33	....	83,950 59	7,627 98	19,995 81	172,524 44
14	....	....	....	....	....	6,580 28	....	25,025 17
15	....	117 85	18,523 87	....	44,753 91	247,313 10	6,380 39	376,402 30
16	26,995 21	1,884 91	41,733 78	....	318,787 59	777,938 96	....	1,427,727 93
17	7,389 43	4,638 98	....	....	446,913 04	1,504,658 40	163,138 89	2,357,434 02
18	745 57	256 12	6,097 00	....	*242 82	92,226 23	31,529 81	220,190 72
19	....	3,997 56	....	....	74,792 95	89,322 02	3,299 08	214,207 22
20	....	6 28	1,894 90	....	....	137,023 48	2,698 02	151,801 55
21	....	....	....	....	104,521 56	2,448,241 72	41,001 92	3,163,369 58
22	....	157 82	7,637 58	....	52,402 50	67,292 84	1,820 98	181,775 53
23	....	86,224 44	76,551 94	....	327,031 40	1,005,744 34	29,935 11	1,752,756 40
24	....	1,306 97	31,054 80	....	119,984 17	368,649 97	40,670 26	633,295 25
25	....	....	38,025 76	....	142,553 91	10,617 76	13,855 45	261,649 40
26	4,518 01	928 13	46,523 34	....	217,288 38	67,371 10	7,590 26	396,639 53
	41,443 60	123,318 68	527,028 19	1,200 00	2,719,866 02	8,618,005 00	539,376 25	14,938,404 25
	39,551 01	234,803 85	161,786 23	13,495 69	2,668,865 30	7,806,482 81	337,546 23	13,613,580 02

REVENUE ACCOUNT OF TRUST COMPANIES

Expenditure

Name of Company	Interest Incurred 1	Loss on sale of securities and real estate owned absolutely by the Corporation 2	Amount by which ledger values of assets were written down 3	License Fees taxes	
				Dominion 4	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company				8,400 00	1
British Mortgage and Trust Corporation of Ontario				63,000 00	2
Brockville Trust and Savings Company	263 26			20,228 58	3
Canada Permanent Trust Company		108 50	4,293 32	31,745 80	4
Canada Trust Company	46 59			32,647 01	5
Capital Trust Corporation, Limited		31,174 83	53,383 55	65,482 52	6
Chartered Trust and Executor Company	77 94	205 25	18,252 54	65,221 92	7
Crown Trust Company	2,798 45		3,418 74	32,799 94	8
Eastern Trust Company	*5,000 00		14,543 63	55,000 00	9
Grey and Bruce Trust and Savings Company	1,325 87	6,481 73		25,000 00	10
Guaranty Trust Company of Canada	434 97		5,422 35	14,930 10	11
Guelph Trust Company				17,022 19	12
Industrial Mortgage and Trust Company	101 23			46,234 77	13
Lambton Trust Company				7,000 00	14
London and Western Trusts Co., Limited	1,245 83			36,000 00	15
Montreal Trust Company				212,212 05	16
National Trust Company, Limited				198,591 35	17
Northern Trusts Company	1 25			56,000 00	18
Premier Trust Company	7,485 12	1,793 66	4,352 59	2,229 61	19
Prudential Trust Company, Limited		1,265 36	3,822 54	8,267 89	20
Royal Trust Company	6,441 61			270,000 00	21
Sterling Trusts Corporation		15,637 88	5,245 57	17,362 60	22
Toronto General Trusts Corporation	*25,000 00	56,234 13	58,407 31	80,076 04	23
Trusts and Guarantee Company, Limited		14,733 94	7,937 75	18,848 31	24
Victoria Trust and Savings Company	1,982 00	91,612 46		17,000 00	25
Waterloo Trust and Savings Company	4,913 19		10,000 00	40,000 00	26
Totals	57,117 31	219,247 74	189,079 89	1,441,300 68	
Totals previous year	81,234 46	48,518 04	121,935 02	1,354,003 11	

*Transferred to Pension Fund.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Expenditure

	and Taxes other than on real estate		Commission on Loans and on Sale of Real Estate	Amount Transferred to Investment Reserves	All Other Expenses Incurred	Net Profit	Totals
	Provincial 5	Municipal 6	7	8	9	10	11
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	353 74				247 71	14,009 87	23,011 32
2	305 00	549 00	1,496 75	390 94	79,913 93	94,510 84	240,166 46
3	205 00	756 01	1,171 04		30,753 44	30,404 72	83,782 05
4	1,309 96	6,723 61			301,304 26	77,164 18	422,649 63
5	1,066 07	2,349 78		77,000 00	339,520 67	66,796 16	519,426 28
6	683 21	2,926 62	5,521 10		171,938 94	60,359 40	391,470 17
7	863 97	5,809 37	49,819 99	60,725 09	469,830 88	89,407 92	760,214 87
8	690 40	1,540 60			170,825 94	59,302 14	271,376 21
9	13,994 42	2,521 24			298,709 22	80,769 52	470,538 03
10	255 00	518 95	3,698 26	6,763 00	56,891 46	59,294 50	160,228 77
11	520 73	1,761 60			141,255 63	32,631 57	196,956 95
12	255 00	187 96			16,498 47	29,820 85	63,784 47
13	380 50	565 10	1,325 68	19,085 94	58,279 10	46,552 12	172,524 44
14	269 86				5,087 89	12,667 42	25,025 17
15		3,896 72			278,505 96	56,753 79	376,402 30
16	1,484 03	7,013 19		54,733 78	752,565 78	399,719 10	1,427,727 93
17	1,726 95	15,146 04	149 36	137,652 40	1,657,170 06	346,997 86	2,357,434 02
18	874 90	1,772 45			99,321 58	62,220 54	220,190 72
19	326 00	2,491 92		10,000 00	152,836 81	32,691 51	214,207 22
20	680 70	903 44			109,144 37	27,717 25	151,801 55
21	2,579 50	20,422 95			2,365,882 60	498,042 92	3,163,369 58
22	360 00	867 15			93,051 43	49,250 90	181,775 53
23	1,295 40	18,628 56		25,000 00	1,190,616 53	297,498 43	1,752,756 40
24	1,290 14	5,393 62		31,313 32	459,453 25	94,324 92	633,295 25
25	310 00		685 21	14,000 00	82,176 47	53,883 26	261,649 40
26	381 30	1,667 17	3,736 66	17,021 21	245,936 52	72,983 48	396,639 53
	32,461 78	104,413 05	67,604 05	453,685 68	9,627,718 90	2,745,775 17	14,938,404 25
	27,727 47	107,243 98	77,525 22	324,007 78	8,991,885 27	2,479,499 67	13,613,580 02

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES

Name of Company	Balance at January 1st, 1945 1	Net Profit 2	Transferred from Reserve Fund and Contingency Reserve 3	Premium on Capital Stock 4	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	14,847 62	14,009 87			1
British Mortgage and Trust Corporation of Ontario	71,179 15	94,510 84			2
Brockville Trust and Savings Company	22,136 21	30,404 72			3
Canada Permanent Trust Company	44,702 85	77,164 18			4
Canada Trust Company	77,838 83	66,796 16			5
Capital Trust Corporation, Limited	11,246 79	60,359 40	30,000 00		6
Chartered Trust and Executor Company	89,759 52	89,407 92			7
Crown Trust Company	47,708 43	59,302 14			8
Eastern Trust Company	28,051 72	80,769 52			9
Grey and Bruce Trust and Savings Company		59,294 50			10
Guaranty Trust Company of Canada	5,488 27	32,631 57		xx35,084 00	11
Guelph Trust Company	84,465 99	29,820 85			12
Industrial Mortgage and Trust Company	47,872 39	46,552 12			13
Lambton Trust Company	26,870 74	12,667 42			14
London and Western Trusts Co., Limited	53,728 22	56,753 79			15
Montreal Trust Company	880,327 74	399,719 10	500,000 00		16
National Trust Company, Limited	454,235 34	346,997 86			17
Northern Trusts Company	237,226 71	62,220 54			18
Premier Trust Company	*12,372 33	32,691 51		06	19
Prudential Trust Company, Limited	162,716 42	27,717 25			20
Royal Trust Company	1,094,154 36	498,042 92			21
Sterling Trusts Corporation	28,429 71	49,250 90			22
Toronto General Trusts Corporation	433,500 72	297,498 43			23
Trusts and Guarantee Company, Limited	416,674 60	94,324 92			24
Victoria Trust and Savings Company	32,100 07	53,883 26		1,632 00	25
Waterloo Trust and Savings Company	32,100 62	72,983 48			26
Totals	4,384,990 69	2,745,775 17	530,000 00	36,716 06	
Totals previous year	4,567,440 83	2,479,499 67	94,713 65	29	

* Deficit.

† Transfer to Retirement Fund.

‡‡ Part of Investment Reserve set up now returned.

x $60,000.00 of this amount is a Reserve for bonus of 3% on Capital Stock.

xx Capital appreciation on Assets Purchased.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

	Amount transferred from Investment Reserves 5	Totals 6	Dividends declared including Bonuses 7	Special transfer to Investment Reserves 8	Transferred to Reserve Fund, and Contingency Fund. 9	Balance as at 31st, December, 1945 10	Totals 11
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	28,857 49	10,000 00	....	....	18,857 49	28,857 49
2	325,000 00	490,689 99	80,000 00	....	350,000 00	60,689 99	490,689 99
3	....	52,540 93	25,000 00	†1,635 74	....	25,905 19	52,540 93
4	....	121,867 03	60,000 00	....	....	61,867 03	121,867 03
5	50,000 00	194,634 99	60,000 00	....	100,000 00	34,634 99	194,634 99
6	....	101,606 19	26,576 14	†5,000 00	60,000 00	10,030 05	101,606 19
7	....	179,167 44	50,000 00	....	....	129,167 44	179,167 44
8	....	107,010 57	40,000 00	....	....	67,010 57	107,010 57
9	....	108,821 24	80,000 00	....	....	28,821 24	108,821 24
10	....	59,294 50	38,129 00	....	21,165 50	....	59,294 50
11	....	73,203 84	19,166 88	† 2,429 39	40,000 00	11,607 57	73,203 84
12	....	114,286 84	15,125 04	....	49,000 00	50,161 80	114,286 84
12	....	94,424 51	41,275 00	....	....	53,149 51	94,424 51
14	....	39,538 16	9,460 50	....	....	30,077 66	39,538 16
15	....	110,482 01	24,274 00	....	....	86,208 01	110,482 01
16	....	1,780,046 84	256,000 00	†10,000 00	1,000,000 00	514,046 84	1,780,046 84
17	....	801,233 20	270,000 00	....	....	531,233 20	801,233 20
18	69,008 40	368,455 65	30,000 00	....	50,000 00	288,455 65	368,455 65
19	‡‡25,000 00	45,319 24	24,652 71	....	....	20,666 53	45,319 24
20	....	190,433 67	....	....	....	190,433 67	190,433 67
21	500,000 00	2,092,197 28	x380,000 00	†75,000 00	500,000 00	1,137,197 28	2,092,197 28
22	30,832 59	108,513 20	32,311 80	....	50,000 00	26,201 40	108,513 20
23	....	730,999 15	180,000 00	†150,000 00	250,000 00	150,999 15	730,999 15
24	....	510,999 52	37,959 00	....	400,000 00	73,040 52	510,999 52
25	....	87,615 33	35,862 50	....	15,000 00	36,752 83	87,615 33
26	200,000 00	305,084 10	50,000 00	....	200,000 00	55,084 10	305,084 10
	1,199,840 99	8,897,322 91	1,875,792 57	244,065 13	3,085,165 50	3,692,299 71	8,897,322 91
	1,184,216 91	8,325,871 35	1,754,151 37	73,092 03	2,113,637 26	4,384,990 69	8,325,871 35

STATEMENT OF GUARANTEED FUND REVENUE OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends Earned					Other Interest Earned	
	On Mortgages on Real Estate	On Collateral Loans	On Bonds and Debentures	On Stocks	On Bank Deposits		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company							1
British Mortgage and Trust Corporation of Ontario	116,004 02		94,539 13	62,437 75	292 13		2
Brockville Trust and Savings Co.	42,661 07		8,619 59				3
Canada Permanent Trust Company	20,908 25		2,129 01		81 63		4
Canada Trust Company	189,058 81	3,779 85	103,046 29	18,363 39	327 11		5
Capital Trust Corporation, Limited	199,871 11		109,655 08				6
Chartered Trust and Executor Co.	24,395 54	55,857 23	118,221 38		330 48		7
Crown Trust Company	13,560 58	12,131 71	40,358 91				8
Eastern Trust Company	82,481 16	18,621 19	235,246 18				9
Grey and Bruce Trust and Savings Company	61,833 90		159,469 49	13,704 90	1,672 06		10
Guaranty Trust Co. of Canada	32,516 89	14,477 04	90,968 00		130 90		11
Guelph Trust Company	17,449 70		5,242 22		96		12
Industrial Mortgage and Trust Co.	96,702 20		89,451 32	10,342 40			13
Lambton Trust Company							14
London and Western Trusts Co., Limited	107,915 72	1,362 56	36,151 23	3,069 09	54 50		15
Montreal Trust Company	3,327 12	111,044 96	456,876 90	28,572 91	24,875 00		16
National Trust Company, Limited	289,323 94	2,987 24	515,332 42	23,726 70	374 65		17
Northern Trusts Company	1,464 68		4,743 03				18
Premier Trust Company	58,897 36	13,172 23	57,422 46				19
Prudential Trust Company, Ltd.							20
Royal Trust Company		16,520 09	173,432 64				21
Sterling Trusts Corporation	113,275 89		27,096 32		709 88		22
Toronto General Trusts Corporation	422,254 56	34,129 25	350,675 16	1,393 58			23
Trusts and Guarantee Company, Limited	235,078 30	3,579 50	131,553 46	7,341 68			24
Victoria Trust and Savings Co.	216,956 18	490 75	132,209 88	13,193 35			25
Waterloo Trust and Savings Co.	279,979 49	3,872 95	300,202 75	11,569 14			26
Totals	2,625,916 47	292,026 55	3,242,642 85	193,714 89	28,849 30		
Totals previous year	3,034,776 12	340,578 89	2,586,393 31	193,247 62	19,830 41		

* Deficit

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1945

Expenditure

	Profit on Sale of Securities	Other Revenue	Total Guaranteed Fund Income	Interest Incurred on		Loss on Sale of Securities	Other Expenses Incurred	Profit Transferred to Company Funds	Total
				Guaranteed Investment Receipts	Deposits				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	....	....	....	....
2	....	....	273,273 03	131,201 46	62,748 05	....	....	79,323 52	273,273 03
3	....	....	51,280 66	8,855 43	12,487 79	....	....	29,937 44	51,280 66
4	....	....	23,118 89	16,518 91	....	....	....	6,599 98	23,118 89
5	36,162 00	....	350,737 45	122,056 43	76,960 24	....	3,883 05	147,837 73	350,737 45
6	....	....	309,526 19	128,595 19	51,806 41	....	....	129,124 59	309,526 19
7	3,222 22	....	202,026 85	11,332 21	90,197 49	....	11,847 55	88,649 60	202,026 85
8	9,000 00	796 73	75,847 93	923 76	36,430 16	....	1,062 50	37,431 51	75,847 93
9	3,555 20	....	339,903 73	225,298 67	....	....	....	114,605 06	339,903 73
10	4,913 97	....	241,594 32	105,488 08	38,285 38	....	....	97,820 86	241,594 32
11	....	889 83	138,982 66	50,522 20	37,620 61	147 50	....	50,692 35	138,982 66
12	....	....	22,692 88	17,586 68	....	....	....	5,106 20	22,692 88
13	9,804 22	3,270 59	209,570 73	89,099 72	36,520 42	....	....	83,950 59	209,570 73
14	....	....	....	....	....	....	....	....	....
15	3,862 77	....	152,415 87	92,701 55	....	....	14,960 41	44,753 91	152,415 87
16	8,694 95	....	633,391 84	314,604 25	....	....	....	318,787 59	633,391 84
17	....	18,053 78	849,798 73	24,779 78	359,566 16	....	18,539 75	446,913 04	849,798 73
18	....	....	6,207 71	6,450 53	....	....	....	*242 82	6,207 71
19	18,985 07	120 17	148,597 29	45,796 22	26,526 61	....	1,481 51	74,792 95	148,597 29
20	....	....	....	....	....	....	....	....	....
21	....	....	189,952 73	70,204 86	....	14,026 31	1,200 00	104,521 56	189,952 73
22	389 69	2,521 51	143,993 29	78,374 85	8,892 24	7 43	4,316 27	52,402 50	143,993 29
23	....	....	808,452 55	324,022 49	149,417 10	....	7,981 56	327.031 40	808,452 55
24	145 76	3,443 45	381,142 15	207,778 68	48,656 45	....	4,722 85	119,984 17	381,142 15
25	34,247 18	....	397,097 34	208,985 09	45,558 34	....	....	142,553 91	397,097 34
26	....	....	595,624 33	148,905 31	207,474 98	21,618 21	337 45	217,288 38	595,624 33
	132,983 03	29,096 06	6,545,229 15	2.430,082 35	1,289,148 43	35,799 45	70,332 90	2,719,866 02	6,545,229 15
	89,664 62	33,181 86	6,297,663 83	2,374,071 56	1,147,676 05	30,660 64	76,390 28	2,668,865 30	6,297,663 83

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MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Loan

Name of Corporation (a) Farms (b) Urban	Western Provinces				
	British Columbia	Alberta	Saskat-chewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
(a) Canada Permanent Mortgage Corporation	113,753 01	898,692 40	1,607,701 76	1,449,863 85	1
(b) Canada Permanent Mortgage Corporation	2,303,236 87	82,335 15	140,220 28	769,532 77	2
(a) Central Canada Loan and Savings Company	....	5,737 64	....	4,292 10	3
(b) Central Canada Loan and Savings Company	....	....	....	....	4
(a) Credit Foncier Franco-Canadien	607 08	1,158,682 62	2,273,621 10	77,671 96	5
(b) Credit Foncier Franco-Canadien	2,837,144 85	455,849 32	496,856 52	5,325,405 90	6
(a) Guelph and Ontario Investment and Savings Society	....	107,890 96	152,868 86	4,549 39	7
(b) Guelph and Ontario Investment and Savings Society	....	....	22,879 16	....	8
(a) Huron and Erie Mortgage Corporation	....	1,483,347 02	5,653,049 89	936,509 14	9
(b) Huron and Erie Mortgage Corporation	805,599 67	69,684 15	74,167 45	203,127 49	10
(a) Lambton Loan and Investment Company	....	....	....	....	11
(b) Lambton Loan and Investment Company	....	....	....	....	12
(a) Midland Loan and Savings Company	....	....	....	....	13
(b) Midland Loan and Savings Company	....	....	....	....	14
(a) Ontario Loan and Debenture Company	....	....	349,405 47	80,264 04	15
(b) Ontario Loan and Debenture Company	712,751 28	204,300 60	73,068 20	78,983 18	16
(b) Peterborough Workingmen's Building Savings Society	....	....	....	....	17
(a) Provident Investment Company	....	....	223 54	....	18
(b) Provident Investment Company	....	....	....	....	19
(a) Toronto Mortgage Company	....	....	....	....	20
(b) Toronto Mortgage Company	....	....	....	....	21
(a) Toronto Savings and Loan Company	....	....	....	3,342 64	22
(b) Toronto Savings and Loan Company	....	....	....	....	23
Total (a) Farms	114,360 09	3,654,350 64	10,036,870 62	2,556,493 12	
Total (b) Urban	6,658,732 67	812,169 22	807,191 61	6,377,049 34	
Grand Total	6,773,092 76	4,466,519 86	10,844,062 23	8,933,542 46	
Total previous year (a) Farms	167,127 05	4,586,268 70	12,946,564 58	3,394,207 87	
Total previous year (b) Urban	6,355,151 59	888,179 15	878,619 68	5,267,073 21	
Grand Total previous year	6,522,278 64	5,474,447 85	13,825,184 26	8,661,281 08	

Interest accrued not taken into totals.
Gross totals reported by companies are shown in this schedule.
Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

AS AT DECEMBER 31st, 1945 — CLASSIFIED AS TO PROVINCES

Corporations

	Totals	Interest due and unpaid	Eastern Provinces				
			Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	4,070,011 02	62,434 46	473,474 66		39,807 67	513,282 33	(Cr) 631 25
2	3,295,325 07	8,841 45	20,978,709 75	5,906,891 97	2,773,611 64	29,659,213 36	(Cr) 107,294 99
3	10,029 74						
4			65,324 57			65,324 57	
5	3,510,582 76	256,225 23	13,537 89	125,298 09		138,835 98	1,811 71
6	9,115,256 59	80,171 53	2,065,619 38	13,067,699 06		15,133,318 44	73,906 50
7	265,309 21	3,301 11	61,785 94			61,785 94	422 67
8	22,879 16		3,445,162 51			3,445,162 51	1,397 56
9	8,072,906 05	2,215 61	1,826,130 61			1,826,130 61	3,925 62
10	1,152,578 76	2,078 33	9,162,755 30			9,162,755 30	24,976 80
11			1,460,680 16			1,460,680 16	6,207 53
12			1,112,641 32			1,112,641 32	1,267 98
13			166,867 49			166,867 49	
14			2,375,888 05			2,375,888 05	
15	429,669 51		249,265 24			249,265 24	
16	1,069,103 26		10,636,447 21			10,636,447 21	
17			151,357 85			151,357 85	2,516 17
18	223 54	19 95					
19			3,433 23			3,433 23	
20							
21			3,582,234 62			3,582,234 62	9,647 51
22	3,342 64		43,943 69			43,943 69	42 74
23			39,074 03			39,074 03	223 43
	16,362,074 47	324,196 36	4,295,685 68	125,298 09	39,807 67	4,460,791 44	11,779 02
	14,655,142 84	91,091 31	53,618,647 82	18,974,591 03	2,773,611 64	75,366,850 49	6,640 96
	31,017,217 31	415,287 67	57,914,333 50	19,099,889 12	2,813,419 31	79,827,641 93	18,419 98
	21,094,168 20	655,140 83	4,105,698 51	127,074 59	56,484 46	4,289,257 56	12,284 36
	13,389,023 63	95,562 92	54,091,177 87	18,407,828 97	2,272,559 79	74,771,566 63	84,396 98
	34,483,191 83	750,703 75	58,196,876 38	18,534,903 56	2,329,044 25	79,060,824 19	96,681 34

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Corporations —

Name of Company (a) Farms (b) Urban	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
(b) Bankers' Trust Company	11,500 00				1
(a) British Mortgage and Trust Corporation					2
(b) British Mortgage and Trust Corporation					3
(a) Brockville Trust and Savings Company					4
(b) Brockville Trust and Savings Company					5
(a) Canada Permanent Trust Company		3,266 68			6
(b) Canada Permanent Trust Company	2,879 91		5,960 50	1,172 00	7
(a) Canada Trust Company		134,270 38	123,650 96		8
(b) Canada Trust Company			2,669 25		9
(a) Capital Trust Corporation					10
(b) Capital Trust Corporation					11
(a) Chartered Trust and Executor Company					12
(b) Chartered Trust and Executor Company					13
(b) Crown Trust Company					14
(a) Eastern Trust Company					15
(b) Eastern Trust Company					16
(a) Grey and Bruce Trust and Savings Company					17
(b) Grey and Bruce Trust and Savings Company					18
(b) Guaranty Trust Company					19
(a) Guelph Trust Company			21,100 29		20
(b) Guelph Trust Company					21
(a) Industrial Mortgage and Trust Company		27,509 61	89,786 39		22
(b) Industrial Mortgage and Trust Company					23
(a) Lambton Trust Company					24
(b) Lambton Trust Company					25
(a) London and Western Trusts Company		169,637 30	53,037 69	15.589 89	26
(b) London and Western Trusts Company		876 01	1,125 00	96,885 51	27
(a) Montreal Trust Company					28
(b) Montreal Trust Company	62,000 00	2,115 22	8,149 41		29
(a) National Trust Company		263,914 98	674,458 41	615,134 00	30
(b) National Trust Company			44,466 53	52,226 39	31
(a) Northern Trusts Company		121,290 53	207,955 19	59,326 59	32
(b) Northern Trusts Company		18,945 56	113,130 02	36,411 75	33
(a) Premier Trust Company			1,831 27		34
(b) Premier Trust Company					35
(b) Prudential Trust Company Limited					36
(a) Royal Trust Company			112,374 92		37
(b) Royal Trust Company	206,060 74	2,594 15	430 00	35,455 40	38
(a) Sterling Trusts Corporation			115,896 44		39
(b) Sterling Trusts Corporation			4,563 61		40
(a) Toronto General Trusts Corporation		37,171 90	912,263 04	393,224 34	41
(b) Toronto General Trusts Corporation	28,531 04	8,802 00	73,258 96	33,785 01	42
(a) Trusts and Guarantee Company Limited		65,422 98	93,320 28	47,460 24	43
(b) Trusts and Guarantee Company Limited		3,522 98		80,061 71	44
(a) Victoria Trust and Savings Company			393,918 71		45
(b) Victoria Trust and Savings Company			15,329 93		46
(b) Waterloo Trust and Savings Company					47
Totals (a) Farms		822,484 36	2,799,593 59	1,130,735 06	
Totals (b) Urban	310,971 69	36,855 92	269,083 21	335,997 77	
Grand Totals	310,971 69	859,340 28	3,068,676 80	1,466,732 83	
Totals (a) Farms previous year		1,047,383 82	3,304,104 43	1,356,315 52	
Totals (b) Urban previous year	288,846 91	95,902 08	308,573 92	424,641 93	
Grand totals previous year	288,846 91	1,143,285 90	3,612,677 75	1,780,957 45	

Interest accrued not taken into totals. Gross totals reported by companies are shown in this schedule.

* Credit

AS AT DECEMBER 31st, 1945 — CLASSIFIED AS TO PROVINCES
Company Funds

	Totals	Interest due and unpaid	Eastern Provinces				
			Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	11,500 00		4,300 00	226,645 00		230,945 00	
2			22,459 45			22,459 45	
3			731,955 70			731,955 70	832 63
4			13,684 97			13,684 97	63 75
5			434,223 37			434,223 37	*39 53
6	3,266 68	196 45	4,400 00		8,226 65	12,626 65	473 18
7	10,012 41	59 57	430,969 32		26,112 19	457,081 51	2,241 43
8	257,921 34	1,715 47	95,344 69			95,344 69	283 14
9	2,669 25	64 96	352,311 91	587,274 82		939,586 73	2,017 28
10							
11			306,636 15	17,000 00		323,636 15	*373 69
12			6,283 34			6,283 34	
13			196,699 44			196,699 44	21 88
14				299,773 39		299,773 39	1,196 68
15					21,103 19	21,103 19	
16				13,825 00	460,288 72	474,113 72	
17			94,133 13			94,133 13	1,997 06
18			130,028 48			130,028 48	1,410 61
19							
20	21,100 29						
21			259,837 10			259,837 10	67 07
22	117,296 00		398,567 00			398,567 00	
23			131,461 73			131,461 73	
24			65,897 86			65,897 86	150 22
25			94,417 08			94,417 08	835 07
26	238,264 88		10,212 01			10,212 01	
27	98,886 52		344,086 69			344,086 69	
28				3,000 00		3,000 00	
29	72,264 63		6,144 75	267,181 19		273,325 94	
30	1,553,507 39	181,567 43	2,186 93			2,186 93	46 11
31	96,692 92	805 21	251,481 39	25,990 00		277,471 39	322 82
32	388,572 31	163 76					
33	168,487 33	*352 21	209 06			209 06	
34	1,831 27	27 55	11,819 20			11,819 20	
35			587,222 77			587,222 77	384 64
36				5,044 21		5,044 21	
37	112,374 92	14,242 57					
38	244,540 29		312,548 70	597,195 76	22,144 64	931,889 10	731 44
39	115,896 44	3,635 91	600 00			600 00	
40	4,563 61		106,507 02			106,507 02	
41	1,342,659 28	41,257 90	25,487 00			25,487 00	
42	144,377 01	267 15	626,458 29	84,625 24		711,083 53	
43	206,203 50	3,368 40					
44	83,584 69	42 19	287,294 85			287,294 85	*500 67
45	393,918 71		56,108 52			56,108 52	1,026 20
46	15,329 93		161,792 95			161,792 95	157 46
47			210,433 57			210,433 57	
	4,752,813 01	246,175 44	807,184 10	3,000 00	29,329 84	839,513 94	4,039 66
	952,908 59	886 87	5,967,020 32	2,124,554 61	508,545 55	8,600,120 48	9,305 12
	5,705,721 60	247,062 31	6,774,204 42	2,127,554 61	537,874 89	9,439,634 42	13,344 78
	5,707,803 77	413,720 13	935,966 75		43,056 88	979,023 63	6,983 78
	1,117,964 24	4,890 77	5,892,544 46	1,895,319 98	512,867 15	8,300,731 59	16,696 85
	6,825,768 01	418,610 90	6,828,511 21	1,895,319 98	555,924 03	9,279,755 22	23,680 63

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Corporations —

Name of Company (a) Farms (b) Urban	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
(a) British Mortgage and Trust Corporation					1
(b) British Mortgage and Trust Corporation					2
(a) Brockville Trust and Savings Company					3
(b) Brockville Trust and Savings Company					4
(b) Canada Permanent Trust Company					5
(a) Canada Trust Company					6
(b) Canada Trust Company	95,078 32				7
(a) Capital Trust Corporation					8
(b) Capital Trust Corporation					9
(a) Chartered Trust and Executor Company					10
(b) Chartered Trust and Executor Company					11
(b) Crown Trust Company					12
(a) Eastern Trust Company					13
(b) Eastern Trust Company					14
(a) Grey and Bruce Trust and Savings Company					15
(b) Grey and Bruce Trust and Savings Company					16
(b) Guaranty Trust Company					17
(a) Guelph Trust Company					18
(b) Guelph Trust Company					19
(a) Industrial Mortgage and Trust Company		4,544 98	44,446 19		20
(b) Industrial Mortgage and Trust Company					21
(a) London and Western Trusts Company		11,556 56			22
(b) London and Western Trusts Company	122,999 55			141 57	23
(b) Montreal Trust Company					24
(a) National Trust Company		509,620 74	420,380 79	414,893 03	25
(b) National Trust Company		9,509 74	6,451 31	184,505 86	26
(b) Northern Trusts Company		12,142 80	7,849 85		27
(a) Premier Trust Company		605 09	2,558 24		28
(b) Premier Trust Company					29
(b) Sterling Trusts Corpooration					30
(a) Toronto General Trusts Corporation		145,384 85	1,514,935 20	221,184 24	31
(b) Toronto General Trusts Corporation	735,653 31	163,969 54	352,492 20	178,590 61	32
(a) Trusts and Guarantee Company Limited	128,428 69	126,854 50	38,842 14	51,651 55	33
(b) Trusts and Guarantee Company Limited		46,401 36		136,829 74	34
(a) Victoria Trust and Savings Company			252,208 38		35
(b) Victoria Trust and Savings Company			7,915 69		36
(a) Waterloo Trust and Savings Company			109,923 64		37
(b) Waterloo Trust and Savings Company			6,066 97	49,401 66	38
Totals (a) Farms	128,428 69	798,566 72	2,383,294 58	687,728 82	
Totals (b) Urban	953,731 18	232,023 44	380,776 02	549,469 44	
Grand Totals	1,082,159 87	1,030,590 16	2,764,070 60	1,237,198 26	
Totals (a) Farms previous year	129,608 19	1,173,326 03	3,266 309 48	702,458 44	
Totals (b) Urban previous year	877,011 33	287,828 19	582,968 29	826,804 86	
Grand Totals previous year	1,006,619 52	1,461,154 22	3,849,277 77	1,529,263 30	

Interest accrued not taken into totals.
Gross totals reported by companies are shown in this schedule.
Where these totals differ from Balance Sheet figures, the difference is due to special reserves.
* Credit.

AS AT DECEMBER 31st, 1945 — CLASSIFIED AS TO PROVINCES

Guaranteed Funds

	Totals	Interest due and unpaid	Eastern Provinces				
			Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	65,104 48	....	....	65,104 48	87 71
2	....	....	2,367,900 08	....	....	2,367,900 08	3,540 23
3	....	....	13,380 00	....	....	13,380 00	....
4	....	....	930,610 14	....	....	930,610 14	*9 65
5	....	....	337,080 21	....	....	337,080 21	1,313 46
6	....	....	32,765 64	....	....	32,765 64	595 73
7	95,078 32	296 61	1,696,473 35	1,433,116 06	....	3,129,589 41	2,820 09
8	....	....	8,025 32	....	....	8,025 32	....
9	....	....	3,705,280 56	243,360 09	....	3,948,640 65	*1,725 32
10	....	....	14,950 00	....	....	14,950 00	....
11	....	....	482,862 12	....	....	482,862 12	116 50
12	....	....	15,000 00	212,279 04	....	227,279 04	39 80
13	....	....	....	....	100,492 83	100,492 83	....
14	....	....	18,350 00	117,075 00	1,169,487 54	1,304,912 54	229 50
10	....	....	197,251 85	....	....	197,251 85	546 07
16	....	....	1,149,787 40	....	....	1,149,787 40	1,434 99
17	....	....	642,771 03	....	....	642,771 03	370 67
18	....	....	1,100 00	....	....	1,100 00	....
19	....	....	294,262 39	....	....	294,262 39	1 91
20	48,991 17	....	964,804 84	....	....	964,804 84	6,392 38
21	....	....	671,627 85	....	....	671,627 85	986 37
22	11,556 56	....	93,597 89	....	....	93,597 89	1,729 23
23	123,141 12	....	1,834,477 55	....	....	1,834,477 55	8,024 14
24	....	....	....	79,662 13	....	79,662 13	....
25	1,344,894 56	50,954 14	14,274 58	....	....	14,274 58	*72
26	200,466 91	550 68	2,520,399 34	435,721 82	....	2,956,121 16	4,817 92
27	19,992 65	....	....	....	....	....	....
28	3,163 33	1,686 23	236,868 85	....	....	236,868 85	592 17
29	....	....	764,628 86	....	....	764,628 86	2,749 99
30	....	....	2,230,249 07	....	....	2,230,249 07	1,100 00
31	1,881,504 29	134,547 30	78,148 97	....	....	78,148 97	....
32	1,430,705 66	2,925 58	2,408,409 95	113,210 00	....	2,521,619 95	5,888 22
33	345,776 88	2,588 39	48,531 28	....	....	48,531 28	*3,020 20
34	183,231 10	12,892 38	4,071,132 83	....	....	4,071,132 83	3,691 19
35	252,208 38	....	455,037 48	....	....	455,037 48	1,648 01
36	7,915 69	....	3,575,813 21	....	....	3,575,813 21	6,336 48
37	109,923 64	....	160,353 38	....	....	160,353 38	1,030 60
38	55,468 63	416 38	4,327,525 26	378,604 76	....	4,706,130 02	6,214 16
	3,998,018 81	189,776 06	2,384,194 56	....	100,492 83	2,484,687 39	9,600 98
	2,116,000 08	17,081 63	34,044,641 20	3,013,028 90	1,169,487 54	38,227,157 64	47,940 65
	6,114,018 89	206,857 69	36,428,835 76	3,013,028 90	1,269,980 37	40,711,845 03	57,541 63
	5,271,702 14	408,886 88	2,397,989 61	....	107,548 82	2,505,538 43	17,501 46
	2,574,612 67	54,825 49	33,378,343 49	3,441,112 86	1,225,808 00	38,045,264 35	186,273 81
	7,846,314 81	463,712 37	35,776,333 10	3,144,112 86	1,333,356 82	40,550,802 78	203,775 27

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1940		1941		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS					
	$ c.	%	$ c.	%	
Office premises	6,399,814 17	3.20	6,280,526 63	3.18	1
Real Estate held for sale	12,020,084 82	6.01	10,989,303 46	5.55	2
Mortgages on real estate	139,156,907 90	69.59	134,937,653 91	68.18	3
Loans on stocks and bonds	220,448 02	.11	192,841 37	.10	4
†Dominion, Provincial and United Kingdom bonds	13,938,321 78	6.97	12,816,664 45	6.47	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest	4,459,509 40	2.23	6,883,105 87	3.48	6
Canadian Municipalities, etc	2,811,477 17	1.41	2,816,628 19	1.42	7
All other bonds	1,885,140 49	.94	2,452,416 79	1.24	8
Stocks	10,274,080 37	5.14	10,476,948 29	5.29	9
Cash	7,818,214 54	3.92	9,112,732 75	4.60	10
All other assets	966,931 61	.48	946,368 38	.49	11
Total Assets	199,950,930 27	100.00	197,905,190 09	100.00	
LIABILITIES					
To the Public					
Debentures payable in Canada	75,864,488 99	....	75,106,652 98	....	12
Debentures payable elsewhere	23,595,108 51	....	21,689,154 40	....	13
Deposits	34,205,521 09	....	34,701,748 15	....	14
Money borrowed from banks and elsewhere	106,701 73	....	97,443 93	....	15
Dividends declared and unpaid	445,886 19	....	700,529 17	....	16
All other liabilities	11,371,927 77	....	11,184,973 04	....	17
Total	145,589,634 28	72.82	143,480,501 67	72.50	
To Shareholders					
Capital Stock, Permanent	33,623,087 19	....	33,623,087 19	....	18
Capital Stock, Terminating	145,784 44	....	129,542 86	....	19
Reserve Fund and Contingency Reserve	18,605,089 79	....	18,626,508 96	....	20
Profit and loss	1,987,334 57	....	2,045,549 41	....	21
Total	54,361,295 99	27.18	54,424,688 42	27.50	
Grand Total to the Public and Shareholders	199,950,930 27	100.00	197,905,190 09	100.00	
Capital Stock					
Capital subscribed	38,400,000 00	....	38,002,327 19	....	22
Capital paid in cash	33,768,871 63	....	33,752,630 05	....	23

† 1941, 1942, 1943 and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF LOAN CORPORATIONS

	1942		1943		1944		1945	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	6,095,920 00	3.13	5,922,561 00	2.99	5,790,780 16	2.86	5,587,804 11	2.69
2	9,616,752 12	4.94	8,713,939 19	4.38	6,010,410 06	2.96	3,295,935 64	1.58
3	129,482,723 45	66.55	120,619,644 37	60.59	110,532,938 33	54.68	107,032,535 16	51.53
4	514,921 58	.26	412,043 85	.21	422,304 24	.22	521,816 11	.25
5	15,731,129 62	8.09	28,493,728 29	14.32	39,253,499 53	19.42	57,390,050 37	27.63
6	7,716,938 54	3.97	7,674,627.56	3.85	7,264,390 43	3.59	6,524,974 65	3.15
7	2,807,821 82	1.44	2,771,409 53	1.39	3,057,852 62	1.52	2,568,214 39	1.24
8	2,608,102 27	1.34	2,715,321 07	1.36	2,863,123 29	1.42	3,233,055 87	1.55
9	10,647,917 69	5.47	11,282,232 55	5.67	13,101,982 88	6.48	13,532,145 84	6.52
10	8,339,226 20	4.28	9,622,396 50	4.83	13,094,130 87	6.48	7,339,849 93	3.53
11	1,025,377 27	.53	827,969 35	.41	753,319 81	.37	680,592 80	.33
	194,586,830 56	100.00	199,055,873 26	100.00	202,144,732 22	100.00	207,706,974 87	100.00
12	74,222,203 37	....	74,737,472 43	....	73,391,300 48	....	73,905,804 12	....
13	20,032,818 80	....	17,972,442 04	....	15,855,579 04	....	14,898,383 34	....
14	33,439,113 76	....	37,381,501 81	....	44,384,061 23	....	50,257,253 55	....
15	109,680 87	....	101,172 26	....	87,363 52	....	82,128 99	....
16	952,059 51	....	1,192,463 19	....	1,689,546 89	....	2,310,049 19	....
17	11,269,166 43	....	12,866,631 66	....	14,179,556 80	....	14,108,032 20	....
	140,025,042 74	71.96	144,251,683 39	72.47	149,587,407 96	74.00	155,561,651 39	74.89
18	33,623,087 19	....	33,623,087 19	....	31,849,117 19	....	31,349,117 19	....
19	152,349 58	....	166,075 07	....	191,197 45	....	205,036 86	....
20	18,646,791 33	....	18,672,106 87	....	18,067,785 21	....	18,244,326 84	....
21	2,139,559 72	....	2,342,920 74	....	2,449,224 41	....	2,346,842 59	....
	54,561,787 82	28.04	54,804,189 87	27.53	52,557,324 26	26.00	52,145,323 48	25.11
	194,586,830 56	100.00	199,055,873 26	100.00	202,144,732 22	100.00	207,706,974 87	100.00
22	38,026,827 19	....	37,258,737 19	....	36,298,597 19	....	35,812,237 19	....
23	33,775,436 77	....	33,789,162 26	....	32,040,314 64	....	31,554,154 05	....

COMPARATIVE SUMMARY OF ASSETS AND

Company

Assets and Liabilities	1940		1941		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS	$ c.	%	$ c.	%	
Office premises	5,590,275 63	9.49	5,430,229 55	8.86	1
Real estate held for sale	9,411,047 33	15.99	8,379,243 86	13.68	2
Mortgages on real estate	13,252,238 84	22.50	13,871,067 38	22.65	3
Loans on stocks and bonds	1,929,230 40	3.28	2,468,020 65	4.03	4
†Dominion, Provincial and United Kingdom Bonds	6,468,331 35	10.99	6,250,471 42	10.22	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest	1,404,582 36	2.39	4,088,737 45	6.68	6
Canadian Municipalities, School Districts and Rural Telephone debentures	1,653,415 61	2.80	1,623,386 09	2.65	7
All other bonds	6,570,398 61	11.17	6,473,081 78	10.57	8
Stocks	7,244,470 54	12.30	6,499,495 08	10.62	9
Cash	2,310,287 61	3.90	3,052,046 17	4.98	10
All other assets	3,058,581 95	5.19	3,097,095 39	5.06	11
Total Assets	58,892,860 23	100.00	61,232,874 82	100.00	
LIABILITIES					
To the Public					
Money borrowed from banks and elsewhere	9,027,365 59	....	10,848,312 40	....	12
Dividends declared and unpaid	389,740 21	....	398,386 23	....	13
All other liabilities	4,369,876 51	....	4,833,238 72	....	14
Total	13,786,982 31	23.41	16,079,937 35	26.24	
To Shareholders					
Capital Stock Permanent	26,757,599 79	....	26,834,413 59	....	15
Reserve Fund and Contingency Reserve	14,702,159 96	....	14,543,967 82	....	16
Profit and Loss	3,646,118 17	....	3,774,556 06	....	17
Total	45,105,877 92	76.59	45,152,937 47	73.76	
Grand Total	58,892,860 23	100.00	61,232,874 82	100.00	
Capital Stock					
Capital subscribed	27,425,820 00	....	26,930,770 00	....	18
Capital paid in cash	26,757,599 79	....	26,834,413 59	....	19

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† 1941, 1942, 1943, and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1942		1943		1944		1945	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	5,300,975 17	8.56	5,185,176 02	8.42	5,212.401 20	8.30	5,182,203 09	7.84
2	6,952,086.59	11.23	5,245,656 38	8.52	3,172,077 61	5.05	1,839,094 57	2.78
3	14,287,635 93	23.08	14,086,716 29	22.89	14,497,966 46	23.10	12,884,295 70	19.49
4	3,855,770 20	6.23	3,695,398 49	6.00	4,834,864 89	7.70	6,565,864 19	9.94
5	7,094,422 30	11.46	9,921,802 87	16.13	11,560,967 29	18.45	14,775,147 88	22.36
6	4,039,096 53	6.52	3,912,132 88	6.37	3,547,875 13	5.65	2,986,644 61	4.52
7	1,423,645 26	2.30	1,397,853 80	2.29	1,363,854 00	2.17	1,344,324 40	2.04
8	6,629,607 11	10.72	4,860,227 65	7.91	4,836,776 03	7.70	3,979,857 65	6.03
9	6,779,433 16	10.95	7,189,996 53	11.69	8,166,954 05	13.04	8,945,953 66	13.53
10	2,606,952 01	4.21	2,847,426 40	4.62	2,384,493 80	3.79	3,757,127 07	5.68
11	2,932,127 10	4.74	3,175,654 82	5.16	3,173,633 26	5.05	3,830,832 86	5.79
	61,901,751 36	100.00	61,518,042 13	100.00	62,751,863 72	100.00	66,091,345 68	100.00
12	11,728,961 86	....	10,039,023 81	....	8,707,424 44	....	10,484,551 86	....
13	378,053 23	....	388,852 12	....	444,125 96	....	468,520 56	....
14	4,145,069 18	....	4,946,779 51	....	5,225,933 12	....	4,254,123 11	....
	16,252,084 27	26 25	15,374,655 44	24.99	14,377,483 52	22.91	15,207,195 53	23.01
15	26,835,806 04	....	26,836,935 27	....	26,918,207 48	....	27,455,524 64	....
16	14,682,861 20	....	14,739,010 59	....	17,071,182 03	....	19,736,325 80	....
17	4,130,999 85	....	4,567,440 83	....	4,384,990 69	....	3,692,299 71	....
	45,649,667 09	73.75	46,143,386 69	75.01	48,374,380 20	77.09	50,884,150 15	76.99
	61,901,751 36	100.00	61,518,042 13	100.00	62,751,863 72	100.00	66,091,345 68	100.00
18	27,426,320 00	....	27,426,320 00	....	27,926,320 00	....	....	....
19	26,835,806 04	....	26,836,935 27	....	26,918,207 48	....	....	....

COMPARATIVE SUMMARY OF ASSETS AND

Guaranteed

Assets and Liabilities	1940		1941		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS					
	$ c.	%	$ c.	%	
Mortgages on real estate	66,869,417 50	49.23	63,350,098 54	45.72	1
Loans on stocks and bonds	14,973,924 80	11.02	12,521,238 71	9.03	2
†Dominion, Provincial and United Kingdom Bonds	24,362,768 69	17.93	22,582,328 23	16.29	3
††Bonds guaranteed by Dominion and Provincial Governments, including interest	5,697,345 80	4.19	12,215,603 61	8.82	4
Canadian Municipalities, etc.	8,115,404 13	5.98	7,722,884 99	5.57	5
All other bonds and stocks	9,076,375 33	6.68	9,731,501 14	7.03	6
Cash	6,328,292 92	4.65	10,236,244 46	7.38	7
All other assets	420,392 73	.32	228,732 52	.16	8
Total Assets	135,843,919 90	100.00	138,588,632 20	100.00	
LIABILITIES					
Deposits	57,116,959 65	42.04	58,977,726 82	42.56	9
Specific Guaranteed Funds	10,437,166 44	7.69	10,210,425 75	7.36	10
General Guaranteed Funds	68,070,462 76	50.11	69,234,840 25	49.96	11
Due to Company Funds	219,331 05	.16	165,639 38	.12	12
Total Liabilities	135,843,919 90	100.00	138,588,632 20	100.00	
Estates, Trusts and Agency Funds	2,439,187,558 43	....	2,448,877,618 83	....	

† 1941, 1942, 1943 and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1942		1943		1944		1945	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c	%
1	60,130,661 17	44.37	54,504,952 39	37.96	48,416,787 82	30.44	46,464,851 18	26.35
2	11,725,200 81	8.65	10,275,188 26	7.16	10,012,375 91	6.29	8,380,582 20	4.74
3	29,163,901 96	21.52	43,201,981 46	30.09	63,244,732 86	39.77	84,809,375 85	48.10
4	11,377,615 61	8.39	10,939,047 58	7.62	11,095,405 61	6.98	11,415,449 45	6.48
5	6,955,812 15	5.13	7,097,637 78	4.95	6,322,753 72	3.99	6,984,953 75	3.97
6	8,283,768 70	6.12	10,100,433 61	7.04	10,310,938 05	6.48	10,456,853 21	5.94
7	7,684,577 74	5.68	7,298,530 41	5.08	9,498,457 58	5.99	7,738,006 02	4.38
8	180,180 52	.14	143,332 52	.10	108,132 52	.06	34,832 52	.04
	135,501,718 66	100.00	143,561,104 01	100.00	159,009,584 07	100.00	176,284,904 18	100.00
9	55,033,282 91	40.61	59,504,909 16	41.45	69,485,483 10	43.69	81,968,126 80	46.49
10	8,977,711 41	6.62	9,951,029 88	6.93	10,238,448 72	6.43	12,448,979 77	7.07
11	71,325,396 70	52.64	74,071,559 92	51.59	79,279,153 97	49.85	81,631,000 56	46.30
12	165,327 64	.13	33,605 05	.03	6,498 28	.03	236,797 05	.14
	135,501,718 66	100.00	143,561,104 01	100.00	159,009,584 07	100.00	176,284,904 18	100.00
	2,483,210,468 39	....	2,571,269,015 78	....	2,649,369,417 55	....	2,753,476,858 05	....

COMPARATIVE SUMMARY

	1942				
Income	Loan Corporations	Trust Companies	Totals	Loan Corporations	
	$ c.	$ c.	$ c.	$ c.	
Rents earned	235,432 10	78,964 65	314,396 75	238,014 13	1
Interest earned on mortgages, bonds, stocks, etc.	8,650,535 82	1,966,692 91	10,617,228 73	8,961,693 83	2
Profit on sale of securities and real estate	280,705 10	88,920 58	369,625 68	222,488 40	3
Amount transferred from Investment Reserve*	5,000 00	24,296 63	29,296 63	60,269 35	4
Profit in Guaranteed Funds	....	2,275,245 00	2,275,245 00	....	5
Agency fees and commissions earned	36,009 37	7,372,781 32	7,408,790 69	48,806 43	6
All other revenue for year	835,651 91	237,877 27	1,073,529 18	1,013,352 32	7
Totals	10,043,334 30	12,044,778 36	22,088,112 66	10,544,624 46	
Expenditure					
Interest incurred during the year	3,854,660 52	36,081 00	3,890,741 52	*3,790,560 10	8
Loss on sale of securities and real estate	171,043 43	158,087 00	329,130 43	167,561 55	9
Amount by which Ledger values of assets were written down	208,700 45	83,214 43	291,914 88	377,490 11	10
Licenses and taxes other than taxes on real estate	773,911 68	1,163,978 53	1,937,890 21	1,023,453 48	11
Commissions	....	40,236 18	40,236 18	....	12
Transferred to Investment Reserves	892,765 56	294,930 72	1,187,696 28	916,794 14	13
All other expenses	2,039,912 44	8,254,728 78	10,294,641 22	2,058,631 11	14
Profit and Loss	2,102,340 22	2,013,521 72	4,115,861 94	2,210,133 97	15
Totals	10,043,334 30	12,044,778 36	22,088,112 66	10,544,624 46	

*Including assets written up.

OF INCOME AND EXPENDITURE

	1943		1944			1945		
	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	99,196 29	337,210 42	238,058 53	97,873 44	335,931 97	218,443 03	101,906 39	320,349 42
2	2,221,908 87	11,183,602 70	9,100,105 35	2,527,530 32	11,627,635 67	8,914,592 04	2,431,022 40	11,345,614 44
3	295,575 86	518,064 26	723,269 67	161,786 23	885,055 90	787,638 50	527,028 19	1,314,666 69
4	41,310 54	101,579 89	....	13,495 69	13,495 69	1,058 90	1,200 00	2,258 90
5	2,537,283 83	2,537,283 83	....	2,668,865 30	2,668,865 30	....	2,719,866 02	2,719,866 02
6	7,309,009 64	7,357,816 07	48,375 17	7,806,482 81	7,854,857 98	49,142 57	8,618,005 00	8,667,147 57
7	321,342 71	1,334,695 03	1,037,228 96	337,546 23	1,374,775 19	386,310 79	539,376 25	925,687 04
	12,825,627 74	23,370,252 20	11,147,037 68	13,613,580 02	24,760,617 70	10,357,185 83	14,938,404 25	25,295,590 08
8	84,326 84	3,874,886 94	3,838,324 36	81,234 46	3,919,558 82	3,785,765 07	57,117 31	3,842,882 38
9	168,932 33	336,493 88	377,158 99	48,518 04	425,677 03	317,416 69	219,247 74	536,664 43
10	104,406 78	481,896 89	521,895 52	121,935 02	643,830 54	339,053 69	189,079 89	528,133 58
11	1,292,892 95	2,316,346 43	775,551 70	1,488,974 56	2,264,526 26	635,093 01	1,578,175 51	2,213,268 52
12	70 085 87	70,085 87	....	77,525 22	77,525 22	....	67,604 05	67,604 05
13	444 355 10	1,361,149 24	1,375,965 81	324,007 78	1,699,973 59	945,909 65	453,685 68	1,399,595 33
14	8420 203 96	10,478,835 07	2,073,236 54	8,991,885 27	11,065,121 81	2,132,712 49	9,627,718 90	11,760,431 39
15	2,240',423 91	4,450,557 88	2,184,904 76	2,479,499 67	4,664,404 43	2,201,235 23	2,745,775 17	4,947,010 40
	12·,825,627 74	23,370,252 20	11,147,037 68	13,613,580 02	24,760,617 70	10,357,185 83	14,938,404 25	25,295,590 08

AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS

FOR THE YEAR 1942

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.47	5.40	5.05
Collateral Loans	4.99	5.69	3.81
Bonds and Debentures	3.51	3.28	3.38
Stocks	4.46	4.26	4.69
Average rate paid on:			
Deposits	1.88	....	1.82
Debentures and Debenture Stocks or G. I. R's	3.73	....	2.79
Average rate of dividends including bonuses	6.00	6.09	....

FOR THE YEAR 1943

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.72	5.73	5.54
Collateral Loans	3.24	5.09	3.82
Bonds and Debentures	2.92	3.15	3.31
Stocks	5.12	4.32	4.22
Average rate paid on:			
Deposits	1.72	....	1.81
Debentures and Debenture Stocks or G. I. R's	3.43	....	2.76
Average rate of dividends, including bonuses	5.93	6.05	....

FOR THE YEAR 1944

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	6.09	6.48	6.08
Collateral Loans	3.38	4.73	3.54
Bonds and Debentures	2.87	3.24	3.07
Stocks	4.89	4.33	3.05
Average rate paid on:			
Deposits	1.65	....	1.73
Debentures and Debenture Stocks or G. I. R's	3.43	....	2.71
Average rate of dividends, including bonuses	5.93	6.51	....

FOR THE YEAR 1945

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of Realty	6.50	6.69	5.96
Collateral Loans	2.75	3.79	3.43
Bonds and Debentures	2.79	3.41	2.96
Stocks	4.99	4.30	4.70
Average rate paid on:			
Deposits	1.61	....	1.60
Debentures and Debenture Stocks or G. I. R's	3.39	....	2.62
Average rate of dividends, including bonuses	6.10	6.67	....

PERCENTAGE OF NET REVENUE TO CAPITAL INVESTMENT, PERCENTAGE OF ADMINISTRATIVE EXPENSE TO GROSS REVENUE

	1942		1943		1944		1945	
	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Capital Stock	33,775,436 77	26,835,806 04	33,789,162 26	26,836,935 27	32,040,314 64	26,918,207 48	31,554,154 05	27,455,524 64
Reserve Funds	18,646,791 33	14,682,861 20	18,672,106 87	14,739,010 59	18,067,785 21	17,071,182 03	18,244,326 84	19,736,325 80
Profit and Loss Account	2,139,559 72	4,130,999 85	2,342,920 74	4,567,440 83	2,449,224 41	4,384,990 69	2,346,842 59	3,692,299 71
Total Capital Investment	54,561,787 82	45,649,667 09	54,804,189 87	46,143,386 69	52,557,324 26	48,374,380 20	52,145,323 48	50,884,150 15
Net Profit Transferred	2,102,340 22	2,013,521 72	2,210,133 97	2,240,423 91	2,184,904 76	2,479,499 67	2,201,235 23	2,745,775 17
Add amount by which Assets were written down and amount transferred to Investment Reserves	1,101,466 01	378,145 15	1,294,284 25	548,761 88	1,897,861 33	445,942 80	1,284,963 34	642,765 57
Total Net Revenue	3,203,806 23	2,391,666 87	3,504,418 22	2,789,185 79	4,082,766 09	2,925,442 47	3,486,198 57	3,388,540 74
Percentage of Net Revenue to Capital Investment	5.87	5.23	6 39	6 04	7 76	6 05	6.69	6.65
Gross Revenue for Year	10,043,334 30	12,044,778 36	10,544,624 46	12,825,627 74	11,147,037 68	13,613,580 02	10,357,185 83	14,938,404 25
Administrative Expenses	2,039,912 44	8,254,728 78	2,058,631 11	8,420,203 96	2,073,236 54	8,991,885 27	2,132,712 49	9,627,718 90
Percentage of Administrative Expense to Gross Revenue	20.31	68.50	19 52	65 65	18 59	66 05	20.59	64.45

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

DECEMBER 31st, 1945, and JUNE 30th, 1946

Pursuant to Sections 49 or 19 (3) of the Loan and Trust Corporations Act.

Sec. 49. Every loan company receiving deposits shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada less any incumbrances thereon and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of any moneys payable to the company on demand the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this section mentioned as the said amounts stood at the end of the last preceding month, and stating that the same were at the date mentioned in such return on hand and available for depositors.

Sec. 19.—(3) Every trust company receiving deposits in the manner authorized by subsection 3 of section 19 shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit, and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada, less any incumbrances thereon, and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon, and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of moneys payable to the company on demand, the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this subsection mentioned, as the said amounts stood at the end of the last preceding month, and including in such statement all such cash and securities and loans as defined in this subsection, whether owned by the company or held by it as guaranteed investments under the provision of subsection 2 of section 17, or subsection 4 of section 18, and stating that the same were at the date mentioned in such return on hand and available for depositors.

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF DECEMBER 31st, 1945

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors				Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
		Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	23,590,445 40	2,954,775 99	20,287,604 43	472,675 59	291,078 72	24,006,134 73	101 76
Guelph and Ontario Investment and Savings Society	1,929,251 25	168,174 30	1,922,280 72	34,260 43	7,478 97	2,132,194 42	110 52
Huron and Erie Mortgage Corporation	17,741,486 78	1,569,180 69	17,938,804 42	25,000 00	....	19,532,985 11	110 10
Lambton Loan and Investment Company	1,474,960 50	251,859 42	1,059,177 80	96,261 06	....	1,407,298 28	95 41
Midland Loan and Savings Company	581,847 59	129,575 16	845,343 86	16,932 20	....	991,851 22	170 46
Ontario Loan and Debenture Company	4,714,615 01	540,504 03	7,187,372 76	108,148 55	713 45	7,836,738 79	166 22
Toronto Mortgage Company	190,350 60	68,120 29	795,501 43	35,666 83	....	899,288 55	472 43
British Mortgage and Trust Corporation of Ontario	3,847,059 40	260,422 98	4,298,496 29	62,090 49	....	4,621,009 76	120 12
Brockville Trust and Savings Company	801,614 55	* 57,871 99	398,803 36	26,943 18	....	367,874 55	45 89
Canada Trust Company	3,463,834 99	279,786 33	3,466,384 80	....	97,615 61	3,843,786 74	110 97
Capital Trust Corporation, Limited	3,471,363 27	222,901 44	3,776,483 70	183,514 65	5,389 00	4,188,288 79	120 65
Chartered Trust and Executor Company	6,786,568 61	828,150 01	4,570,307 51	351,458 11	1,653,355 42	7,403,271 05	109 08
Crown Trust Company	2,718,432 43	333,957 76	2,185,000 00	....	....	2,518,957 76	92 06
Eastern Trust Company	3,875,452 63	253,108 67	5,632,158 68	761,455 75	....	6,646,723 10	171 51
Grey and Bruce Trust and Savings Company	2,587,473 07	293,524 26	3,298,730 89	472,350 87	78,331 20	4,142,937 22	160 11
Guaranty Trust Company of Canada	2,484,483 88	259,524 96	2,321,333 25	921,079 31	398,268 32	3,900,205 84	156 98
Industrial Mortgage and Trust Company	2,276,591 42	179,284 06	2,745,457 08	258,984 17	....	3,183,725 31	139 84
National Trust Company, Limited	22,033,261 67	1,418,770 00	17,163,382 13	358,630 02	36,000 00	18,976,782 15	86 12
Premier Trust Company	2,299,526 17	258,521 14	2,287,564 98	....	107,426 26	2,653,512 38	115 39
Sterling Trusts Corporation	1,026,679 48	346,567 20	789,625 07	241,714 28	1,715 45	1,379,622 00	134 38
Toronto General Trusts Corporation	9,484,222 03	1,226,931 27	11,341,208 56	1,277,881 17	556,386 90	14,402,407 90	151 85
Trusts and Guarantee Company, Limited	4,006,034 19	400,113 48	3,758,190 33	222,481 64	48,669 50	4,429,454 95	110 57
Victoria Trust and Savings Company	2,622,642 36	274,615 35	2,809,390 44	516,329 58	52,163 62	3,652,498 99	139 27
Waterloo Trust and Savings Company	11,863,106 34	1,178,886 17	8,924,564 82	820,625 24	173,470 91	11,097,547 14	93 54
Totals	135,871,303 62	13,639,382 97	129,803,167 31	7,264,483 12	3,508,063 33	154,215,096 73	113 50
Totals for same quarter previous year	115,052,099 43	17,176,521 75	98,559,016 35	6,622,391 69	3,299,469 98	125,657,399 77	109 22

*Debit

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF JUNE 30th, 1946

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors				Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
		Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	27,573,697 33	5,138,926 64	21,368,428 32	500,034 76	116,424 01	27,123,813 73	98 36
Guelph and Ontario Investment and Savings Society	2,272,237 24	474,227 15	2,055,233 96	30,840 88	8,088 42	2,568,390 41	113 03
Huron and Erie Mortgage Corporation	21.237,064 35	893,938 71	20,612,262 74	75,000 00	....	21,581,201 45	101 62
Lambton Loan and Investment Company	1,713,674 18	415,694 30	1,076,286 00	185,302 81	....	1,677,283 11	97 88
Midland Loan and Savings Company	625,113 15	272,670 88	845,373 85	36,252 83	....	1,154,297 56	185 65
Ontario Loan and Debenture Company	5,429,809 34	149,607 20	7,755,629 01	107,243 59	1,838 97	8,014,318 77	147 60
Toronto Mortgage Company	210,952 72	171,428 25	795,640 22	35,666 83	....	1,002,735 30	475 33
British Mortgage and Trust Corporation of Ontario	4,471,090 35	453,431 19	5,067,515 04	59,693 20	....	5,580,639 43	124 81
Brockville Trust and Savings Company	951,468 42	29,827 64	405,570 78	26,926 40	1,755 00	464,079 82	48 77
Canada Trust Company	3,751,203 33	80,659 00	3,664,388 98	....	117,286 16	3,862,334 14	102 96
Capital Trust Corporation, Limited	4,160,110 59	404,167 34	4,174,930 61	139,305 54	1,290 50	4,719,693 99	113 45
Chartered Trust and Executor Company	6,413,849 57	472,176 99	4,975,613 22	212,475 33	1,589,960 47	7,250,226 01	113 04
Crown Trust Company	7,051,953 75	688,164 49	5,099,344 60	222,481 64	21,831 50	6,031,822 23	85 53
Eastern Trust Company	5,627,843 91	293,006 89	6,340,120 48	867,020 90	....	7,500,148 27	133 26
Grey and Bruce Trust and Savings Company	2,999,285 08	616,220 92	3,559,130 22	625,949 30	54,287 00	4,855,587 44	161 89
Guaranty Trust Company of Canada	3,683,227 18	419,652 86	2,542,555 75	1,531,524 85	645,718 76	5,139,452 22	139 53
Industrial Mortgage and Trust Company	2,568,061 88	411,531 84	2,920,358 33	307,632 07	....	3,639,522 24	141 72
National Trust Company, Limited	26,383,002 65	988,822 28	24,259,475 90	339,540 73	5,000 00	25,592,838 91	97 00
Premier Trust Company	2,524,715 78	139,054 01	1,946,339 56	....	158,586 63	2,243,980 20	88 88
Sterling Trusts Corporation	941,587 21	217,514 50	769,073 83	234,785 99	1,585 95	1,222,960 27	129 88
Toronto General Trusts Corporation	11,103,016 90	1,189,468 36	12,870,715 74	1,198,030 09	707,902 57	15,966,116 76	143 80
Victoria Trust and Savings Company	2,886,578 76	* 377 57	3,400,258 94	843,087 65	1,620 00	4,244,589 02	147 04
Waterloo Trust and Savings Company	14,388,260 74	1,423,127 58	12,709,333 23	869,150 69	213,762 29	15,215,373 79	105 75
Totals	158,967,804 41	15,342,941 45	149,213,579 31	8,447,946 08	3,646,938 23	176,651,405 07	111 12
Totals for same period previous year	123,849,645 06	11,535,841 50	117,414,208 43	6,652,549 14	2,794,463 28	138,397,062 35	111 74

*Debit

LIST OF

LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page	Name of Company	Chief Office in Ontario	
3	Canada Permanent Mortgage Corporation	Toronto	1
7	Central Canada Loan and Savings Company	Toronto	2
11	Credit Foncier Franco-Canadien	Toronto	3
15	Guelph and Ontario Investment and Savings Society	Guelph	4
19	Huron and Erie Mortgage Corporation	London	5
23	Lambton Loan and Investment Company	Sarnia	6
27	Midland Loan and Savings Company	Port Hope	7
30	Ontario Loan and Debenture Company	London	8
39	Peterborough Workingmen's Building and Savings Society	Peterborough	9
45	Provident Investment Company	Toronto	10
34	Toronto Mortgage Company	Toronto	11
48	Toronto Savings and Loan Company	Peterborough	12

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	Charles S. Robertson	E. D. Gooderham	1st March, 1855
2	W. J. Hastie	G. A. Morrow	7th March, 1884
3	*John Barnett	Comte Cahen-d'Anvers	24th July, 1880
4	H. L. Benallick	J. R. Howitt, K.C.	19th January, 1876
5	M. Aylsworth	M. Aylsworth	18th March, 1864
6	G. C. Norsworthy	Chester H. Belton	27th March, 1847
7	Walter J. Helm	S. R. Caldwell	5th July, 1872
8	Thomas H. Main	Archibald McPherson	26th September, 1870
9	John R. Corkery	Frederick J. Overend	17th January, 1889
10	A. H. Cox	A. H. Cox	3rd November, 1893
11	Philip Simmonds	Gerard B. Strathy, K.C.	15th December, 1899
12	G. H. Thompson	W. J. Hastie	15th June, 1885

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
53	Bankers' Trust Company	Toronto	1
	*British Empire Trust Company, Limited	Toronto	2
56	British Mortgage and Trust Corporation of Ontario	Stratford	3
60	Brockville Trust and Savings Company	Brockville	4
64	Canada Permanent Trust Company	Toronto	5
68	Canada Trust Company	London	6
73	Capital Trust Corporation	Ottawa	7
77	Chartered Trust and Executor Company	Toronto	8
82	Crown Trust Company	Toronto	9
86	Eastern Trust Company	Toronto	10
90	Grey and Bruce Trust and Savings Company	Owen Sound	11
94	Guaranty Trust Company of Canada	Windsor	12
98	Guelph Trust Company	Guelph	13
102	Industrial Mortgage and Trust Company	Sarnia	14
107	Lambton Trust Company	Sarnia	15
110	London and Western Trusts Company, Limited	London	16
115	Montreal Trust Company	Toronto	17
120	National Trust Company, Limited	Toronto	18
125	Northern Trusts Company	Toronto	19
129	Premier Trust Company	Toronto	20
134	Prudential Trust Company, Limited	Toronto	21
138	Royal Trust Company	Toronto	22
143	Sterling Trusts Corporation	Toronto	23
147	Toronto General Trusts Corporation	Toronto	24
153	Trusts and Guarantee Company, Limited	Toronto	25
158	Victoria Trust and Savings Company	Lindsay	26
163	Waterloo Trust and Savings Company	Kitchener	27

* The business in Ontario of The British Empire Trust Company, Limited is limited to the acceptance of trusteeship for bond and debenture issues of other corporations.

COMPANIES

	Manager, Secretary or *Chief Agent †Joint General Managers	President	When Incorporated
1	*R. L. Crombie	R. P. Jellett	20th May, 1905
2	A. J. Mitchell & Co., Limited	J. Davidson	30th April, 1902
3	W. H. Gregory	Hon. Nelson Monteith	5th October, 1877
4	L. C. Dargavel	J. Gill Gardner	11th May, 1885
5	T. D'Arcy Leonard K.C.,	E. D. Gooderham	7th March, 1913
6	M. Aylsworth	M. Aylsworth	23rd July, 1894
7	E. L. Parent	T. D'Arcy McGee, K.C.	1st April, 1912
8	Henry E. Langford	Rolph R. Corson	20th July, 1905
9	*Howard A. Eaton	R. W. Steele	9th May, 1909
10	*E. E. Meadows	Hon. F. B. McCurdy, P.C.	1893
11	O. E. Manning	W. S. Middlebro, K.C.	8th April, 1926
12	J. W. Berry	J. Wilson Berry	12th June, 1925
13	H. L. Benallick	J. R. Howitt, K.C.	26th May, 1917
14	W. R. Paul	John Cowan, K.C.	20th August, 1889
15	G. C. Norsworthy	Chester H. Belton	26th April, 1928
16	Thos. F. Walker	Rt. Hon. Arthur Meighen, K.C., P.C.	17th September, 1896
17	*Gorden F. Harkness	F. G. Donaldson	21st March, 1889
18	H. V. Laughton	W. M. O'Connor	12th August, 1898
19	*Frank Nelson Boyd	C. S. Riley	1st March, 1902
20	Thos. B. Holmes	Thos. B. Holmes	2nd April, 1913
21	*E. V. Barthe	Henry N. Chauvin, K.C.	19th May, 1909
22	*R. L. Crombie	Robert P. Jellett	24th June, 1892
23	Charles Bauckham	Charles Bauckham	19th May, 1911
24	W. G. Watson	Hon. Charles McCrea, K.C.	1st April, 1899
25	†C. S. Hamilton †H. A. Howard	Arthur F. White	24th February, 1897
26	G. A. Weeks	T. H. Stinson. K.C.	4th September, 1897
27	P. V. Wilson	Ford S. Kumpf	7th April, 1913

REPORT

OF THE

Minister of Public Works

FOR THE

PROVINCE OF ONTARIO

FOR THE

TWELVE MONTHS ENDING MARCH 31st, 1945

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 8—1946

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1946

To:

THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

As required by law, I submit for the information of Your Honour and the Legislative Assembly, the Annual Report of the works under the control of the Public Works Department, comprising the reports of the Deputy Minister, the Architect, Engineer, Secretary and Accountant, for the twelve months ending the 31st of March, 1945.

Respectfully submitted,

GEO. H. DOUCETT,
Minister of Public Works.

Department of Public Works, Ontario,
Toronto, March 25, 1946.

REPORT

OF THE

Deputy Minister of Public Works

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

SIR:

I have the honour to submit to you the accompanying reports of the Architect, Engineer, Secretary and Accountant for the financial year, April 1, 1944 to March 31, 1945. These reports cover a wide variety of repair and construction work in all parts of the Province.

ARCHITECT'S BRANCH

Owing to the favourable war situation, the Dominion has returned to the Province seven of the fourteen Institutions which were leased in whole or in part for war purposes. Agreements have been entered into with the Dominion for restoring the buildings to their condition at the time of leasing the various units. The work has progressed favourably and is dealt with in detail in the Architect's report. A considerable amount of mechanical equipment requires to be replaced as soon as conditions permit and every effort has been made to keep this equipment in repair.

The construction of a new 300 Bed Hospital Group at the Ontario Hospital, Orillia, is progressing as favourably as conditions permit, but delays have occurred owing to the shortage of material and the difficulty of securing sufficient trained mechanics.

The Architect's Office has co-operated extensively with other departments in preparing plans, giving technical advice and making reports on various projects to assist in carrying out the provisions of Acts relating to public buildings.

ENGINEER'S BRANCH

Repairs to the locks and dams in the Northern Districts have been carried out where necessary; the work being done by day labour. The construction of the Dollar's Dam on the north channel of the Pickerel River has been completed. In accordance with provisions of the Provincial Aid to Drainage Act, the following municipalities were given aid:

Townships of Aldborough and Orford	Morden Drain	$2,020.99
Mersea Township	Lloyd Drain	2,563.00
Howard and Harwich Townships	Field's Creek Drain	2,959.40

SECRETARY AND ACCOUNTANT'S BRANCH

Owing to the difficulties of obtaining materials and labour for construction projects, contracts for new construction were entered into on a lump sum fee basis, the Department supplying the materials and the contractor supervising and carrying out the work.

While the revenue shows an increase over previous years, this increase is on account of funds received from the Dominion to carry out restoration work at Institutions returned to the Province.

Expenditures are summarized, as follows:

Main Office	$143,924.71
Maintenance and Repairs—Government Buildings	736,849.86
Total Ordinary	$880,774.57
Capital	
Public Buildings and Public Works	$353,245.68
Total Net Expenditure	$1,234,020.25

I have the honour to be, Sir,

Your obedient servant,

R. A. McALLISTER,
Deputy Minister of Public Works

TORONTO, March 25, 1946.

REPORT OF THE ARCHITECT

THE HONOURABLE GEO. H. DOUCETT, M.P.P.,
Minister of Public Works.

SIR:

I have the honour to report on the work done by the Architect's Branch of the Department of Public Works, Ontario, during the fiscal year April 1st, 1944, to March 31st, 1945, as follows:

ONTARIO GOVERNMENT INSTITUTIONS LOANED TO THE DEPARTMENT OF NATIONAL DEFENCE, CANADA

During this fiscal year, the following Ontario Government Institutions which were previously turned over, all, or in part, to the use of the Department of National Defence for purposes of the present war are still being used for this purpose:

Ontario Hospital, St. Thomas,
Ontario Hospital, Brampton,
Ontario Hospital, London (portion of lands only),
Normal School, Ottawa,
Industrial Farm, Monteith,
Girls' Training School, Galt,
Boys' Training School, Bowmanville.

The following Institutions have been returned by the Department of National Defence to the Province:

Ontario Reformatory, Mimico, as of May 1st, 1944,
Agricultural School, Kemptville, as of May 1st, 1944,
Normal School, Toronto, as of July 12, 1944,
Ontario School for Deaf, Belleville, as of July 15, 1944,
Training College for Technical Teachers, Hamilton, as of Sept. 1, 1944,
Ontario Agricultural College, Guelph, as of February 19, 1945.

Further remarks regarding the return and reconversion of these various Institutions will be found in the body of this report under their respective sub-divisions.

A considerable amount of work was rendered by this Branch of the Department in connection with the continued use of the above enumerated Institutions still on loan to the Department of National Defence, as well as in connection with the above Institutions referred to as being returned to the use of the Province during this fiscal year.

LEGISLATIVE AND DEPARTMENTAL BUILDINGS

Sketch plans were prepared and working drawings started for proposed two wing extension to East Block. In this connection, a survey and schedule was made of the present elevator traffic and a population survey and schedules made of all offices, with a view to determining the space requirements in the new wings.

Sketch plans were prepared for a proposed new building for the Theatre Inspection Branch of the Treasury Department.

Sketch plans were prepared for a proposed central garage building.

Working drawings were prepared for the remodelling of three lavatory centres in the Parliament Buildings.

Working drawings were prepared for remodelling the Cafeteria service counter in the East Block.

General routine repairs, replacements and changes were carried out in all trades, but restricted to the extent required by present war conditions.

The work referred to for this group of buildings, included repairs, replacements or changes, as required in each instance in connection with roofs, plastering, windows, doors and other interior wooden trim and other finishes.

General repairs and replacements were also carried out in connection with furniture, furniture upholstery, linoleum, blinds and other such equipment.

A considerable amount of general re-painting was done and extra shelving provided for the various Departments.

Repairs, replacements and changes were carried out in connection with plumbing, heating, ventilation, refrigeration and electrical systems.

Considerable repairs were made to elevators generally.

The electrical power and lighting systems were maintained and repaired and, in some instances, the illumination improved by the installation of fluorescent lighting units.

Considerable general welding work was done to effect repairs to general mechanical equipment and to office and cleaning utensils and equipment.

Numerous sectional partitions were installed in various offices throughout the Parliament Buildings and the East Block to divide existing offices.

Included with the general work, as above described, the following items were considered to be of sufficient interest to warrant mention for purposes of record, in this report:

Parliament Buildings:

Repairs were made to room 373, Treasury Department, to repair damage done by a small fire in this room.

A portable steam table was purchased for the Member's dining room, to improve the food service to the Members during Sessions of the Legislature.

General repairs were made to the elevators, preparatory to their being placed under a maintenance contract. It was felt in this connection that the safety of the general public and staff using these elevators would be more assured if the continuous maintenance of these important service units was placed under a contract with a reputable elevator manufacturing company.

A start was made to replace the existing 2 ½″ fire hose with 1 ½″ hose to provide for safer operation of this equipment.

The extractor in the laundry was overhauled and rebuilt and a more efficient drive provided.

East Block:

To replace the small Health Clinic, which had been set up temporarily on the 6th floor, a suite of offices on the 5th floor was remodelled to provide more adequate facilities for Health Clinic Services and included rest, examination, treatment rooms and consultation offices for the general welfare of the Civil Service staff, as well as to provide for the emergency treatment of those taken ill or injured in the course of their duties.

Special desks and book trucks were designed and provided for the Registrar-General's Branch to facilitate the handling of the heavy record books used in connection with the issuance of certificates of records required by the Public.

A special X-ray film filing cabinet was designed and made by staff mechanics for the Industrial Hygiene Division of the Department of Health.

For the convenience of and assistance to the general public who have, in the past found difficulty in locating the various offices and Departments throughout the East Block, a system of directional boards and illuminated signs was designed, purchased and some units, as they became available, were installed during this fiscal year.

To provide much needed additional office space, the observation room on the 15th floor of the Tower, was subdivided into small offices.

As previously referred to for elevators in the Parliament Buildings, the elevators in the East Block were also repaired preparatory to their being placed under a continuous maintenance contract with a reputable elevator manufacturing company.

As requested by the Prime Minister's Department and from information obtained from the various Departments of the Government Service, a series of Organization Charts were prepared and photostatic copies provided.

A new battery of coffee urns and a warming stand were provided and installed in the Civil Service Cafeteria to replace worn out and inadequate units. Temporary repairs were made to the dish-washing machine, sufficient to allow for continuance of its use until a new and larger machine could be purchased. A steam sterilizing device was improvised to meet Department of Health requirements. Dishes and other utensils were purchased to replace breakages, as required.

A program of repointing the joints in the exterior stone work was started during this fiscal year. Limited progress was made, owing to the difficulty of obtaining the necessary skilled labour.

General repairs were made to the boiler plant, including repairs to boilers, feed pumps, stokers, coal conveyor and ash conveyor, together with valves and other general accessories.

Subsidiary Buildings:

Minor General repairs in various trade branches, were carried out in the following buildings:

Numbers 11, 15 and 39 Queen's Park,
112 College Street,
454 University Avenue (Liquor Control Board)
807 Richomond St. W. (Sewage Laboratory)
Department of Highway's Garages, Surrey place and Leaside.
Department of Health Serology Laboratory annex and duplex residence Mimico.

In addition to the above referred to general repairs to subsidiary buildings, the following work items are listed in this report for record purposes:

At No. 15 Queen's Park, space on the ground floor was remodelled and fitted out to provide a court room for the Labour Relations Board.

At the rear of *No. 39 Queen's Park*, the heating system of the garage and chauffeur's quarters was altered and improved and a hot water circulating pump installed. A large Elm tree, which was found to be in a dangerous condition and overhanging the aforementioned residence and garage, was removed.

At No. 112 College Street, the lease of the Mothercraft Society was terminated and the premises were repaired and fitted out to provide additional office space for Government Departments.

At No. 454 University Avenue, arrangements were made to place the passenger elevator under a continuous maintenance contract with a reputable elevator manufacturing company, for the reason given under previous reference to elevators in the Parliament Buildings. Repairs were made to the domestic water heating system and to the roof of this building.

At the Serology Laboratory, Mimico, a new chimney was built and a connecting corridor built between the two animal buildings. A heating unit was installed and pens were built for guinea pigs. General repairs were made to brickwork and roofing and plumbing fixtures and shelving installed.

Osgoode Hall:

For purposes of record, measured drawings were started of various important Architectural features of the Great Library.

General routine repairs, replacements and minor changes were carried out at these premises in most of the various trade branches. Apart from this general work program, the following items may be mentioned for purposes of record:

Repairs were made to the passenger elevator preparatory to placing it under a continuous maintenance contract with a reputable elevator manufacturing company, for the reason given under previous reference to elevators in the Parliament Buildings.

Repairs were made to the fire alarm system and a new master fire alarm box, with annunciator and three remote control stations, were installed.

The boiler stokers and the ash hoist were overhauled and repaired. The coal hoist was changed from hand to electrical operation.

EDUCATIONAL BUILDINGS

Normal and Model Schools, Toronto:

As noted in my previous annual report, these premises were loaned to the Department of National Defence, as of July 10th, 1941, for R.C.A.F. purposes.

These premises were returned to the Province as of July 12th, 1944 and are being used as a Rehabilitation Centre by the Department of Education under a Dominion-Provincial Training Program.

Repairs were made to boilers, pumps, stokers and other mechanical equipment and a new brick air duct installed in connection therewith.

The use of the former Earl Kitchener School on Pape Avenue, Toronto, as temporary quarters for Normal School work was continued during this fiscal year and general routine maintenance and repairs carried out, including repairs to the boilers and mechanical equipment.

Sketch plans and tentative estimate were prepared for a new Normal School Building for Toronto.

Normal and Model School, Ottawa:

These premises are still on loan to the Dominion Government and, as noted in my previous annual report, were loaned by the Province to the said Government as of November 1st, 1939.

The normal school classes are being carried on in temporary quarters located in the Mutchmor School in Ottawa.

Normal School, London:

Minor repairs were made to this building; two hallways painted and the program clock serviced.

Normal School, Hamilton:

General routine repairs and replacements were made to this building, including roof repairs and repairs and painting to dome over front pediment and to galvanized iron covering of entrance hoods. A new sidewalk was laid at the north end of the School and the walks at the south and main entrances repaired.

Minor repairs were made to boiler piping, and some drains were cleared and concrete floors repaired in connection therewith.

The electric clock system and the temperature control system were serviced.

Normal School, North Bay:

Minor repairs were made to furnace walls and stoker dead plates and a new domestic hot water tank installed, together with a steam heater coil unit, which was supplied from this Department's stores. A new electric sump pump was also installed in the basement. One sink and laundry tray was installed in the wash room on the main floor and one wall type drinking fountain provided in the basement. A kitchen sink was installed in the plant room. The program clock system was serviced by our staff electricians.

Normal School, Peterborough:

A contract was let for painting the library, Principal's office and wash room, and the Secretary's office and store room adjoining also the Master's office and wash room adjoining and the lady teachers' office and wash room. In the lecture room the lighting was improved by raising the fixtures. Alterations were made to the platform in the lecture room and the blackboards were raised and the room painted. General repairs were made to the plumbing and roofing. A contract was awarded for installing switches and plugs for power equipment in the Manual Training room.

Repairs were made to the boiler brick settings and defective exhaust was renewed. Repairs were also made to the thermostatic heat controls.

Normal School, Stratford:

The defective wood shingles on the roof of the tool shed were replaced with red asphalt shingles. Seven obsolete toilets were removed and replaced with complete new fixtures and the plaster walls etc. repaired in connection therewith. Defective tubes in number 1 boiler were replaced and the boiler cleaned. Defective boiler feed pump piping to numbers 1 and 2 boilers was replaced. An obsolete toilet was replaced completely in the lavatory adjoining the Principal's office. The program clock system was serviced by Department's staff electricians.

Ontario School for Deaf, Belleville:

As noted in my previous annual report, these premises, omitting the farm division, one workshop building and the Bursar's residence were loaned by the Province to the Department of National Defence for R.C.A.F. purposes as of July 10th, 1941.

These premises were returned to the Province as of July 15th, 1944 and the work of restoring the said premises to the plan and condition which existed at the start of the Dominion's occupancy was carried well along by the Department during this fiscal year.

After consultation with the officials of the Dominion, arrangements were made by the Province, to terminate the leases of the various properties in Belleville which had been leased and fitted as temporary premises for this School during occupancy of the Original School by the Dominion. The work of restoring the said temporary premises was proceeded with according to the requirements of the various covering leases and as arranged with the owners in each case.

The temporary school premises referred to, are listed as follows:

Battery Building
St. Thomas Anglican Church Property
St. Thomas Anglican Church Parish Hall
Rankin residence
Clare residence
Lazier residence
Mouck residence
Bridge Street United Church (3 class rooms in basement)
Connor residence
Bull residence

In addition to the special program of restoration work carried out in connection with the original school buildings, the following ordinary repairs were made:

A new warm air furnace was installed in the Engineer's residence. The brickwork of boilers numbers 3 and 4 was repaired; the manholes in number 1 boiler reinforced and new parts installed in numbers 3 and 4 stokers. The electric program clocks were serviced by our staff electricians and two swinging check valves were replaced on the sewage system.

Ontario School for Blind, Brantford:

Repairs and replacements were made to conductor and eavestroughs on the main building and laundry and new T. & G. roofing laid over the girls' lavatory section. The power house chimney was repaired, cracks filled and the top replaced with a cement cap and lightning rods installed. The weather vane on the tower was also repaired. The program clock and electric telephone systems were serviced by our staff electricians. The floor of the main hall of the hospital was overlaid with masonite and covered with linoleum. Minor repairs were made to boilers and two sets of worm flights supplied for stokers.

Ontario Training College for Technical Teachers, Hamilton:

During the fiscal year, these premises were used in co-operation with the Dominion Government for the various training purposes required by the Dominion in connection with present and post war requirements. After September 1944, the said premises were restored to their original use for the Department of Education.

After this date, a program of restoration was laid out and the work put in hand to fit the building for the opening of the regular classes for training Technical Teachers.

The roof flashings were repaired over the two storey section of the building and the roofs of the three storey block and the pent house were repaired. Repairs were made to furniture and linoleum tops installed on sewing tables. A contract was let for exterior and interior painting and finishing. Repairs were made to the plumbing and heating systems and a broken radiator replaced. Repairs were made to the stonework of entrance steps and to parapet wall over entrance. A rear fence was renewed.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph:

The major portion of the premises and buildings of this College, which had previously been on loan to the Department of National Defence, were returned to the use of the Province as of February 19th, 1945. After this date, arrangements were made to start the work of restoring these premises to the plan and condition of repair which existed at the time the buildings were originally loaned to the Dominion. The buildings returned to the Province are listed generally as follows:

Watson Hall
Garage
McDonald Institute
McDonald Hall
Main dining hall and kitchen building
Mills Hall
Maids' dormitory building
Trent Institute
Administration and Students' residence
Gymnasium
Memorial Hall
Skating rink
Mechanics building
Bursar's Hall
Laundry building
Engineer's house and garage
Plumber's house

With respect to that part of the College premises which was not loaned to the Dominion, the following repairs were made:

General repairs were made and some repainting done. The number 1 Palm house portion of the greenhouses was reconditioned and painted including repairs to ventilator sash and iron work and replacement of some 150 lights of glass, which had been damaged by storm. Two concrete silos were designed and erected at the farm and an existing silo extended in height to replace old wooden silos. Alterations were made to the poultry building basement to provide for incubators and egg testing rooms. A weigh scale and a 40″ extractor were purchased from the War Assets Corporation.

Ontario Veterinary College, Guelph:

General routine repairs were made to this building, including repairs to plastering and roofing. All glass was removed from the skylight and replaced, using mastic putty for bedding. The galvanized iron flashings were repaired and replaced where necessary and all such flashings, gutters and other metal work on the roof was painted.

Agricultural School, Kemptville:

The major portion of the premises and buildings of this College, which had previously been on loan to the Department of National Defence, was returned to the use of the Province as of May 1st, 1944. After this date, arrangements were made to start the work of restoring these premises to the plan and condition of repair which existed at the commencement of the Dominion's occupancy. The said restoration work was, for the major portion, completed during this fiscal year. The premises referred to above, which were returned by the Dominion to the use of the Province, included, generally, the following:

Main and administration building, including steam boiler plant
Students' residence
Engineering building
Judging pavilion (and main deep well water pump)
Staff house number 1
Staff house number 2 (and garage)
Staff house number 3
Sewage disposal plant.

In addition to the above referred to restoration work, other general improvements were carried out as follows:

Shingles and flashings were replaced on the north section of the piggery and tops of chimneys on the Superintendent's residence and the piggery were re-built. The kitchen in the students' residence was improved, including the sanding and covering of floor with linoleum and the installation of a new type, coal fired, cooking unit with modern utensils.

In the main building, a portion of the basement was fitted with plumbing, electric wiring, counters etc., for use as a Soils Laboratory according to the plans prepared.

In the Dairy Building, repairs were made to the plastering, boiler mountings overhauled and a new feed water injector installed.

Plans and specifications were prepared and tenders obtained for the construction of a new Seed Cleaning Plant but the work was not put in hand for economic reasons.

Working drawings were prepared for alterations to the Assistant Superintendent's residence.

Experimental Farm, Ridgetown:

Routine repairs were made generally to the buildings as required. At the Superintendent's residence new shingles were placed on the north side of the roof; new galvanized iron ridges installed on three hips and repairs made to vent pipe and flashings. In the kitchen a new plaster ceiling was applied on Gyproc lath and painted. The ceilings and walls of the office and downstair wash room were painted. Walls and ceilings were repapered in the house for the farm help, after the old paper had been removed.

Horticultural Experimental Station, Vinelands:

Routine general repairs were made to the various buildings, including heating and plumbing repairs and repairs to roofs. New furnaces were installed in the Strong Cottage, and the Boarding House. Defective pipe in the steam line to the garage was removed and replaced; the stoker was overhauled and repairs made to the heating system in the greenhouse where defective traps were replaced. In the Boarding House a new 60 gallon tank heater was installed. The Administration Building and the Superintendent's residence was repainted.

Sketch plans were prepared and the working drawings started for a new Horticultural Products Processing Laboratory Building.

Working drawings and specifications were prepared and a contract let for the construction of a new sewage disposal plant, including a new system of main sewers and branch lines to replace the old and obsolete septic tank units.

Demonstration Farm, New Liskeard:

General routine repairs were made including repairs to roofs of the Poultry house and the barn. The main roof of the barn was painted and the roof on the Dairy Building was renewed. Repairs were made to a litter carrier pole and materials were ordered for a Colony House for poultry and for a new concrete pavement for the barnyard. A water heater was supplied to the Superintendent's residence.

DISTRICT BUILDINGS

Generally, the works progress in connection with these district buildings was kept to a minimum and provided for the carrying out of such work items as enumerated in the following sub-divisions:

Algoma:

Court House. During a severe wind storm, part of the tin roof on the east cornice was blown off. This was repaired, together with the parapet wall, which required rebuilding. An unused safe in the Court House was shipped to Bracebridge for use there.

Basement space was leased to the City of Sault Ste. Marie to provide offices for the City Police Department, the Magistrate's court and the use of detention cells. The alterations required in this connection were made and paid for by the said City. It was understood that the said basement space would only be required until such times as this temporary accommodation could be re-located in the proposed new City Hall.

Plaster repairs were made to some ceilings and the rooms painted and the woodwork of four entrance doors and lobbies varnished. The floor of the

Judges' Chambers on the second floor was refinished. Radiator traps were overhauled and new traps fitted to drips on steam lines.

At the Jail, new hot water circulating pipes were renewed and radiator valves and air vents overhauled. New grates were installed in the jacket heater. Three new prison type toilets were installed. Paint was supplied for general purposes.

Cochrane:

At the Court House, Cochrane, number 2 boiler was partly relined and repairs made to steam return mains. A new electrically operated sump pump was installed to replace a worn out water operated ejector. Some blinds were supplied for office windows and some master keys replaced.

At the Lock-up, Hearst, repairs were made to the pumping system for the water supply; new flooring was laid and covered with linoleum on the Magistrates' platform.

Working drawings were prepared and an extension was made to the living quarters of the Provincial Police Constable to give him an additional bedroom and closet space.

At the Lock-up and office Building, Matheson, interior painting was carried out. The space occupied by the Provincial Police, as living quarters on the second floor, was vacated and the space turned over to the Agricultural Representative for use as offices and a two section wood cabinet provided. The wiring in this building was changed by the Hydro Commission to feed through one meter for the entire building. Plumbing repairs and replacements were made as required.

Kenora:

At the Court House, Kenora, minor general repairs were made. The jury spaces were enlarged and the height of the prisoners' box lowered. A new cylinder lock was ordered for the front door. Some new radiators were installed in the basement for the Provincial Police and the ceiling in the Judges' retiring room was replastered. Bedding plants were ordered for the grounds. New grates were installed in one of the steam heating boilers. New linoleum was laid in the Janitor's apartment.

Working drawings were prepared to provide for new lavatory for the Judges and new lavatories for the public; the work was not put in hand due to labour conditions.

At the Jail, paint was supplied for exterior and interior painting. Five new prison locks were installed. A new set of grates was installed in the steam heating boiler and new fire door and grates for the jacket heater.

At the Jailer's residence, exterior and interior painting was done.

At the Government Building, Sioux Lookout, general minor maintenance and repair items were carried out and some additional radiation installed in the basement in section used by the Town Police.

Manitoulin:

Effective December 31st, 1944, the Gaol at Gore Bay was closed, the prisoners transferred to the Sudbury Jail and the building later occupied by the Provincial Police for residence purposes.

General repairs were made to the Court House and Registry Office Gore Bay, including improvements and re-arrangements in connection with the water supply systems and also including repairs to the return mains on the heating system.

Muskoka:

At the Court House, Bracebridge, minor repairs were made. Linoleum was laid in the Judges' retiring room and the Court Clerk's office and a desk lamp supplied for the Sheriff. The upper part of the chimney was rebuilt. A relief valve was installed on the hot water heating system.

At the Jail, Bracebridge, discarded steel shelving from the Registry office was installed in the Sheriff's vault. An unused safe was transferred to the Jail from the Court House, Sault Ste. Marie. Six new padlocks for cells were replaced.

Five new fire extinguisher hose and nozzles were provided for fire extinguishers in the above Court House and Jail.

At the Registry Office, Bracebridge, additional filing cabinets were provided.

Nipissing:

At the Court House, North Bay, extra shelving and one door was installed for the Department of Welfare to provide for additional storage space and additional shelves were installed for the Sheriff in the basement vault. New linoleum was laid on the stair landing, main downstair hall and in the ladies' wash room and office of the Department of Game and Fisheries. Two lawn sprinklers and nozzles were ordered. Door mats were supplied. Rubber non-skid matting was put on the stairs. In order to increase the efficiency of the heating system of the Crown Timber Agent's office, on the ground floor, suitable piping was installed. Radiation was re-arranged in the Judges' Chambers to provide sufficient heat for the library section.

At the Jail, North Bay. Following the retirement of the matron of the Jail and the appointment of the Jailer's wife as Matron, quarters were provided on the second floor for the Jailer and his wife. Wiring was installed on this floor for an electric range and some cupboards installed. Five new type prison locks were installed to replace old type locks which were found to be insecure. Defective boiler tubes were replaced to provide proper means for introducing feed water treatment to boilers. A water pressure reducing valve was installed to reduce excessive pressure from City mains on the plumbing system.

At the Registry Office, North Bay, a wash room and store room were painted and lights and switches installed in the wash room. Storm sash were painted and minor repairs carried out. A coal chute was installed in the basement of this building.

Parry Sound:

At the Court House, Parry Sound, two new heating boilers which were installed last year were insulated and cleanout doors and frames, together with a new set of grates were installed for the jacket heater. In order to conserve heat and prevent ice forming on the roof, the attic of the Court House was insulated.

At the Registry Office, necessary repairs and replacements were made to plumbing fixtures.

At the Jailer's house, decorating was done to bathroom, hallway and dining and living rooms.

At the Lock-up, Burks Falls, minor repairs only were made, including an 8″ high raised platform for the Magistrate.

Rainy River:

At the Court House, Fort Frances, minor repairs were carried out. A new return pump was installed on the heating system and the reducing valves were overhauled.

At the Jail, Fort Frances, the steam reducing valves were removed from the Jail system and improvements made to the piping of the heating system. New grates were installed in the jacket heater. Twenty-four protective screens were installed on the windows to prevent articles being passed to the prisoners, by the public.

Sudbury:

At the Court House, Sudbury, accommodation was made for a Juvenile Court, including a Judges' private office and a general and private office for Court Officials. These offices were newly decorated and equipped with new lighting, linoleum on the floors and new furniture. A new storm porch was erected at the rear entrance. Shelving was installed in the Crown Attorney's vault. A cloak room, fitted with racks, was fitted out in the basement for use of the Jurors. A contract was awarded for painting a number of the offices, hallways and washrooms and linoleum was laid in several of the offices, including the Provincial Police offices and the Judges' room on the main floor. A directory sign for the various offices was provided in the main lobby. Repairs were made to roofs and plumbing fixtures renewed where required. Venetian blinds were ordered for the Court Room. Repairs were made to the heating system as required, including overhauling of radiator traps. The heating return mains were renewed and the layout improved in the boiler room. Two new stoker hoppers were installed to replace those worn out. Worn out thermostatic steam main drip traps were replaced by float and thermostatic drip type traps. New bridge walls and fire door ramps were installed in boiler furnaces. The boiler room was whitewashed.

Working drawings were prepared for alterations proposed to provide a library and a robing room for Lawyers. These alterations were not carried out, but some new furniture was purchased for the old quarters.

At the Jail, Sudbury, a new domestic hot water storage heater shell was purchased. Radiator traps were overhauled and new bellows installed where necessary and new float and thermostatic traps were installed on all steam main drips.

At the Registry Office, Sudbury, repairs were made to the heating return mains and radiator traps overhauled and renewed where necessary. Painting was done to all walls and ceilings on the ground floor, including the painting of two vaults and the steel shutters.

Temiskaming:

At the Court House, Haileybury, the furnace walls were re-lined and general minor repairs made, including some painting.

At the Jail, Haileybury, new type prison locks were installed to replace the old installations which were found to be insecure. Minor repairs were made to the cook stove and some painting done by the inmates. The locks on the doors leading to the guard's corridor were changed and keyed alike.

At the Lock-up at Elk Lake, minor repairs only were made, including cleaning of boilers and boiler mountings.

At the Lock-up at Englehart, a new jacket heater was installed to supply hot water for domestic and Jail purposes and new grates were supplied for hot water boiler.

At the Mining Recorder's Office, Swastika, a new set of grates were supplied for the boiler.

At Ontario Government Bldg., New Liskeard, minor repairs only were done, the boiler inspected and order given to have it cleaned and minor repairs made.

Thunder Bay:

At the Court House, Port Arthur, minor repairs were made, including a set of grates for jacket heaters; grass and flower seeds were provided for the grounds.

At the Jail, Port Arthur, the door leading to the Doctor's office was changed to a new location; new type prison locks were installed to replace the old flat key type which were found to be insecure. The other locks were also overhauled. Seventeen window screens were installed on basement windows to prevent the passing of articles to the inmates by the public. Minor repairs were made to plaster work, electric lights and some painting was done by the inmates. The furnace walls of boiler were repaired and the safety valve on number 2 boiler repaired and tested. A new heavy duty type steel range, with warming oven over, was supplied.

At the Registry Office, Port Arthur, minor repairs were made and some electric fixtures provided.

At the Registry Office, Fort William, blinds were renewed, where necessary and minor repairs made. The interior of the Registry Office was painted and some new electric light fixtures installed.

For District Jails, generally:

A standard detail drawing was prepared for typical prison lock installations.

ONTARIO HOSPITALS

Ontario Hospital, Brampton:

At the outbreak of the war a new Ontario Hospital for mentally ill tubercular cases was under construction at Brampton and the Administration Building had been completed. As mentioned in my previous report this new building and a portion of the hospital lands were loaned to the Department of National Defence and their occupancy was continued during this fiscal year. The remainder of the farm lands and the farm buildings are used and operated by the Department of Health. To provide a small pipe extension to the existing farm water service system across the railroad an agreement was entered into with the Canadian Pacific Railway, whose right-of-way traverses the property.

Ontario Hospital, Brockville:

General routine repairs were carried out, including repairs to roofs, replacement of rotted electric transformer poles and platform and the renewal of a burnt out transformer. Lightning arrestor protection was provided on the bank of six transformers. A new roof was laid over the boiler room and a new steel fire escape on concrete foundations was erected to provide an exit from the rear of the stage in the Assembly Hall.

Ontario Hospital, Cobourg:

General routine repairs were made including repairs to plaster work, roofs and sidewalks. New roofs were laid over the pump room and the auditorium and the roof boarding, which had rotted over the boiler house, was renewed and a new roof laid. Two ventilators were installed in the boiler house roof. A new dish washing machine was purchased and installed in the patients' dining-room.

Ontario Hospital, Fort William:

Routine repairs were made, including repairs to the chimney and roof of the main building. A new stable was erected to provide shelter for beef cattle. This stable was designed for a future hay mow addition, but the stable portion only was proceeded with during this fiscal year.

Ontario Hospital, Hamilton:

Routine repairs were made, including repairs and part renewals of roofs over the main building, Orchard House, East House, Morgue, Nurses' Residence, Paint Shop, Skating Rink and the Garage. Gutters and metal flashings were repaired on the Main Building, Milk House and the Queen Street Pump House. The wooden floor of the dressing room in the skating rink, which had rotted, was replaced in concrete and the heating and plumbing systems improved. A metal window sash was renewed in the main kitchen. Safety devices on the laundry elevator were inspected and new locks and interlocks were installed on the six hatchway doors.

Ontario Hospital, Kingston:

Rockwood. Routine repairs were made, including repairs and pointing of stonework on portions of the main building and the Occupational Therapy Building. Repairs were made to shelving in the stores and new additional shelving erected. The wood floor in the stores was removed and a concrete floor laid. A new shingle roof was laid over the skating rink and new metal ridge roll applied.

Mowat Wing. Routine repairs were made, including extensive repairs and renewals of shingling on the roof of the Patients' pavilions. A new reinforced concrete roof slab was erected over a portion of the boiler house and a new roof laid over the whole roof surface.

Ontario Hospitals, Langstaff and Concord:

At Concord. General routine repairs and renewals were carried out, including repairs to the garage, renewal of the roof on the cow barn and renewal of the electric wiring in the stable.

At Langstaff. General routine repairs and renewals were carried out, including repairs to the barn roof and the slate roofing on the patients' buildings. Electric wiring on the pole line, serving the farm buildings, was renewed and two electric motors overhauled and repaired. The high pressure steam boilers were repaired. Steam radiation was installed in the sun rooms on the north end of the Main Building to provide additional bedroom accommodation for patients. An intensive survey was made of the water supply situation at this Hospital, following up a reported water shortage. A considerable leakage of water was discovered in the main supplying the staff residence. The faulty pipe was replaced and dis-used pump and well were put into commission to provide a more adequate water supply.

Ontario Hospital, London:

General routine repairs were made, including repairs to slate roofs on the Main Building and North Building and the roof over the Boiler House. Repairs were made to the bay windows of the Main Building. New boiler tubes were supplied and installed in number 4 boiler. A new felt and gravel roof was laid over the sun porch of ward 4, Main Building.

Ontario Hospital, New Toronto:

General routine repairs were made, including painting of eaves, metal flashings, ridge roll and tower on Main Building. The guy wires and pulleys were replaced and the flagpole painted. A contract was awarded for damp-proofing portions of the basements of Cottages A, B and L and the Main Building. A survey was made and a plot plan prepared of the Institution's cemetery. Materials were supplied for a new poultry house, the work of erection being done by the staff mechanics.

Ontario Hospital, Orillia:

General routine repairs were made, including extensive repairs and replacements of eavestroughing and down pipes and repairs to exterior brick-work. The ventilators on the Main Building were repaired.

Quantities were prepared and the materials ordered for the work of building a new 300 bed hospital for infirm cases and the work was carried forward during this fiscal year. Progress details and specifications were prepared as the work progressed; tenders were called for and the sub-trades of the general contract, as well as the separate mechanical trades and contracts for the work awarded. Details and specifications were prepared for the necessary equipment and furnishings and tenders were called for and contracts awarded in this connection. Progress was retarded by shortages of labour and materials.

Ontario Hospital, Penetanguishene:

Routine repairs were carried out, including repairs to the water tower standpipe and frost casing. A large portion of the piggery roof was rebuilt, following damage by fire. Five new fire hydrants were supplied. Alterations were carried out in Cottage B, including installation of a quarry tile floor and new lavatory facilities for a new bed case ward.

Ontario Hospital, Port Arthur:

At the outbreak of the war a new Ontario Hospital for the mentally ill was under construction at Port Arthur and the Administration Building had been completed. This building and the hospital lands were loaned to the Department of National Defence. Since the return of these premises to the Province on February 15th, 1944 the Department of Health have operated this unit as an annex to the Ontario Hospital, Fort William. Routine repairs were made during this fiscal year.

Ontario Hospital, Toronto, (999 Queen St. W.):

General routine repairs were made, including repairs to the covered passageway to the kitchen; repairs to metal flashings and brickwork at the roof level of the main building; extensive repairs to greenhouse and temporary repairs to the brick wall along the southerly boundary of the property.

Extensive alterations to the building and mechanical services were carried out in old cottage A to provide much needed additional office accommodation for the Department of Health.

Psychiatric Hospital, Toronto:

General routine repairs and mechanical service maintenance was carried out by the Public Works Department staff mechanics in all trade branches. A new mastic tile floor was laid in the main entrance corridors and in two small rooms adjoining this corridor, replacing a coloured asphalt floor, which had deteriorated.

Ontario Hospital, Whitby:

General routine repairs were made including extensive repairs and renewals of roofs over Boiler House, Dining Hall number 1, Grove House, barn and root house and new eavestroughing was erected on Dining Hall number 2 and the Nurses' Residences. Repairs were made to quarry tile floors and dadoes in the main kitchen, Infirmaries and Pavilions. Exterior stucco work, brickwork and tile roofs generally were repaired. Storm sash were installed on the Nurses' Residence. Plaster repairs were made to the walls and ceilings of patients and staff buildings throughout the Institution. A contract was let for reroofing the west wing of the Male Acute Pavilion. Two new electric bake ovens were installed in the Central Dining Halls. Two new hot water storage heaters were installed to replace worn out units in the Reception Building.

Ontario Hospital, Woodstock:

Adult Group. General routine repairs were made, including repairs to roofs of cow barn and Assembly Hall, repairs to Power House chimney stack were also made. Alterations were carried out in the Assembly Hall to provide rooms for occupational therapy, including new lavatory facilities. The Superintendent's residence was redecorated and a small wash room installed. Hardwood flooring was laid in the Engineer's residence. Alterations were made to the male and female pavilions to provide separate admission and infirmary units complete with lavatory facilities.

Tuberculosis Division. Routine repairs were made and the alterations were carried out in the basement of the Administration Building to provide a laboratory unit complete with laboratory fittings, refrigeration, plumbing and heating services.

Ontario Hospital, St. Thomas:

As mentioned in the previous report, these hospital lands and premises, excluding the farm, are still on loan to the Department of National Defence. The Department of Public Works has retained at St. Thomas, certain stores of equipment and furniture, originally purchased for use in this Hospital and from time to time has loaned articles required by the R.C.A.F. from these stores on requisition and has also supplied certain requirements of other Ontario Hospitals and Institutions from these stores. A new roof was laid over the farm residence, which, together with the farm, remains for the present under the control of this Department.

EXAMINATION OF PLANS FOR THE DEPARTMENT OF HEALTH

Generally, plans were examined and recommendations forwarded to the Department of Health in connection with proposed new construction, alterations and additions to General Hospitals, Hospitals for Incurables, Red Cross Hospitals, Sanatoria and Private Hospitals.

Proposals of various kinds were dealt with this fiscal year in connection with the following:

General Hospitals:

Arnprior	Arnprior and District
Chesley	Memorial
Collingwood	General and Marine
Grimsby	West Lincoln Memorial
Hamilton	General
Haileybury	Misericordia
Kingston	General
Kitchener	Kitchener-Waterloo General
London	Victoria
Newmarket	York County
Niagara Falls	Niagara Falls General
North Bay	Queen Victoria Memorial
Ottawa	Salvation Army Grace
Peterborough	St. Josephs
Sarnia	St. Josephs
St. Catharines	General
Sturgeon Falls	St. Jean de Brebeuf
Sudbury	St. Josephs
Toronto	East General
	Riverdale Isolation
	Hospital for Sick Children
	Sunnybrook Park
	Wellesley
	Women's College
Niagara-on-the-Lake	Cottage Hospital
Windsor	Hotel Dieu
	Salvation Army Grace
Wingham	Wingham General

Hospitals for Incurables:

Ottawa	St. Vincent Hospital
Toronto	Queen Elizabeth Hospital
	Runnymede
Windsor	East Windsor

Proposed Hospitals:

Aurora	Fleury Estate (proposed Chronic)
Brampton	Coombs Estate (proposed Chronic)
Little Current	St. Josephs
Sudbury	General (Stafford House)
Winchester	Winchester General
Wiarton	Wiarton General

Sanatoria:

Fort William	Fort William Sanatorium
St. Catharines	Niagara Peninsula
Sudbury	(proposed site)
Weston	Weston Sanatorium

Red Cross Hospitals:

Bancroft and Northern Ontario

Private Hospitals:

Campbellford	Campbellford Private Hospital
Central Patricia	Central Patricia Gold Mines
Cobourg	Brookhurst Convalescent
Elmira	Turner Private Hospital
Favourable Lake	Berens River Mines Private Hospital
Havelock	Havelock Private Hospital
Little Britain	Little Britain Private Hospital
London	Rogers Private Hospital
Markdale	Markdale Private Hospital
Marathon	Wilson Memorial
McKenzie Island	McKenzie Red Lake Gold Mines
Midland	Midland Convalescent
Milton	Milton Private Hospital
Moosonee	Assumption Private Hospital
Pickle Crow	Pickle Crow Gold Mines Private Hospital
Port Perry	Port Perry Private Hospital
St. Catharines	Bellevue Convalescent
Sarnia	Carruthers Clinic Private Hospital
Stouffville	Brierbush Private Hospital
Toronto	Huntley St. Nursing Home
Waterford	Waterford Private Hospital
Whitby	Whitby Private Hospital

Proposed Private Hospitals:

Campbellford	Mrs. F. I. Peters
Creemore	Creemore
Meaford	Meaford Cottage
Red Lake	Red Lake District

Drawings and studies prepared for work of special nature for Department of Health:

Tentative sketch block plans were prepared for a new mental defective hospital for Eastern Ontario.

Sketch plans were prepared for a proposed addition to the main administration building of the Ontario Hospital, Woodstock.

Typical drawings were prepared for Health Service Centres for Schools.

Sketch plans were prepared for a health laboratory for the General Hospital, Stratford and for the City of Windsor.

Further typical detail drawings were prepared for a standard nursery cubicle.

A typical detail drawing was made in connection with replacement of doors for Ontario Hospital, Whitby.

Detail drawings were prepared for a safety chair, as requested by the Department of Health.

A Physician's register was designed and made for the Hospitals Division.

Detail shop drawings were prepared for two sizes of Serological water baths.

ONTARIO REFORMATORIES

Andrew Mercer Reformatory, Toronto:

Minor repairs were made to the roof of the Main Building and the underground electrical cable to the entrance gate lights, was repaired.

Ontario Reformatory, Mimico:

The main group of buildings and part of the farm lands, mentioned in my previous report as being on loan to the Department of National Defence, were returned to the use of the Province as of May 1st, 1944.

The shale quarry, which had become flooded during the Dominion's occupancy, was pumped out preparatory to resuming brick making operations at this plant. The work of restoring these buildings, following the Dominion's occupancy was carried out.

Industrial Farm, Monteith:

As noted in the previous annual report, this Institution is on loan to the Department of National Defence and their occupancy was continued during this fiscal year.

Industrial Farm, Burwash:

Working drawings for a new four family house were provided. The work of erection to be undertaken by staff mechanics and the inmates at this Institution.

Ontario Reformatory, Guelph:

On the expiration of an existing agreement, a new agreement was drawn up and executed in connection with the railroad siding and trestle bridge over the Speed River at this Institution.

ONTARIO TRAINING SCHOOLS

Boys' Training School, Bowmanville:

As noted in the previous report, this Institution is on loan to the Department of National Defence and their occupancy was continued during this fiscal year.

The premises in Bowmanville known as the "Senkler House" and the "Alexander House" which were previously leased for use as temporary quarters for this School, are still in use for this purpose.

General routine repairs were carried out at these temporary quarters and some minor alteration work undertaken, including the installation of wooden shelving and lockers for the boys' personal effects.

A new wooden fire escape was erected at the Senkler House and wire guards were placed on three detention room windows.

Girls' Training School, Galt:

This Institution is still on loan to the Department of National Defence and the leased premises in Cobourg, known as the "McCook and Haas Houses" were continued in use as temporary school quarters.

General routine repairs were carried out at these temporarily leased premises, including repairs to furnaces, stokers and circulating fans. The refrigeration equipment was repaired and a grease trap installed in the kitchen of the Haas House.

A new heavier gauge electrical feeder cable was erected to serve these premises and the house service wiring increased to provide for two new electric ranges.

Wooden fire escapes were erected on the Haas and McCook houses to improve the exit facilities from the second floor levels.

A new heating boiler was installed in the Haas House and the heating system redesigned and improved. One of the buildings on the grounds of this property was remodelled to provide a gymnasium for the girls and living quarters for some staff members. Work on the new septic tank and distribution bed at this house was carried on during this fiscal year.

FISH HATCHERIES

At Hill's Lake, Hatchery, the dams were repaired.

DEPARTMENT OF HIGHWAYS BUILDINGS

The following work was done by this Department at the request and direction of the Department of Highways:

Drawings and inspections were made in connection with the completion of the construction of a garage at North Bay.

Preliminary sketches were made for a proposed Divisional Office, North Bay.

Working drawings and specifications were prepared for Garage at Stratford.

Typical plans and specifications were prepared for a double snow plow shed.

A study was made for expansion of accommodation at Bancroft for a Divisional Garage.

Inproved systems of heating, water supply and drainage were installed at the Rouge and Port Credit Division yards to improve the existing services.

Sketch plans were prepared for proposed alterations and additions to the equipment garage and workshop at Leaside, including inspections and specifications for minor repairs required.

Sketch plans were prepared foı a proposed Highway's Testing Laboratory Building.

Sketch plans were prepared for a proposed Implement Storage building at Blind River.

Inspections were made of Scale House buildings at West Hill and on Queen Elizabeth Way.

Inspections were made of property for proposed divisional yards and sand bins at Barrie, Churchhill, Midhurst and Beaverton.

Inspection visit to American laboratories at Chicago, Indianapolis, Jefferson City, St. Louis and Madison was made along with the Testing Engineers of the Department of Highways.

Inspections were made of Garage at Ottawa, and Garage and Paint shop at Beamsville (Hamilton Division).

Inspection was made of Electric Service Building, Brown's Line for proposed alterations.

PROVINCE OF ONTARIO SAVINGS OFFICES

Plans were prepared for alterations to the Savings Office in St. Catharines.

Sketch plans were prepared to provide an extra cage and some additional ledger counters for the Savings Office on King Street, East, Hamilton.

Layout was prepared for new fluorescent lighting installation for Savings Office University and Dundas Streets, Toronto.

Sketch layout was prepared for New Savings Office, St. Catharines.

Working drawings were prepared for alterations to banking counters to provide for installation of new type accounting machines at Savings Office, Bay and Adelaide Streets, Toronto.

Co-operation was given in the usual manner to the Head Office Management of the Savings Offices in the matter of general routine maintenance and repair work at the branches where such work was requested and renewals of expiring leases were negotiated and arranged as directed.

DRAWINGS AND REPORTS PREPARED AND OTHER WORK RENDERED FOR THE DEPARTMENT OF LANDS AND FORESTS

At new Experimental Station, Richmond Hill:

Working drawings were prepared, bills of materials computed, assistance given in the matter of purchasing materials and inspection and general co-operation given in connection with the erection of a Files Storage Building and an Experimental Station and Repair Shop for Forestry Protection work.

For Forestry School, St. Norah's Lake:

Plans were reviewed and report prepared in connection with a proposed central heating plant and distribution system.

MISCELLANEOUS

Ontario Government Building, Kingston:

General routine repairs were made, including:

Plaster repairs were made at stairway; four window screens and one storm sash installed. The windows and doors of the first floor were caulked. The stairway and part of the second floor hall was painted and electric outlets and fixtures installed at the stairway, at the rear of the building and at the elevator shaft. Nine fire extinguishers were installed. Repairs were made to boilers, including renewal of blow down piping, boiler manhole gaskets, repairs to fire door arch to number 1 boiler and installing tubes in numbers 1 and 2 boilers. A new catch basin and iron cover was installed.

Potato Storage Warehouse:

At the request of the Department of Agriculture, working drawings were prepared for a proposed new potato storage warehouse for Cochrane.

Cheese Factories:

At the request of the Department of Agriculture, sketch plans were prepared and photostated to small scale, to show various types of typical cheese factories.

Wartime Day Nurseries:

At 95 Bellevue Ave., Toronto

Inspections were made and minor repairs made, including the installation of an additional radiator. One room was divided forming two offices and a window installed in connection therewith.

At Westminster Presbyterian Church, 150 Floyd Ave., Toronto:

In connection with the basement used for a Day Nursery, an officer of our Department inspected these premises and reported on the heating, and a copy of the report sent to the Wartime Nursery Branch of the Department of Welfare.

T. & N. O. Railway:

Sketch plans were prepared for a proposed new building at Moosonee.

Department of Mines:

Working drawings were prepared for a Mine Rescue Station for Geraldton.

BOILER INSPECTIONS

The boiler inspection work of this Department was carried out by the Heating Engineer, as an addition to his duties as Chief Stationary Engineer for the Parliament Buildings.

Excluding the plants which have been loaned to the Department of National Defence for their own operations and responsibility in connection with the Institutions loaned for purposes of the present war, the inspection work covered this year under the above heading may be described as follows:

The boilers and boiler equipment and heating equipment of the Legislative and Departmental Buildings, Osgoode Hall, Educational Buildings, Agricultural Buildings, District Buildings, Ontario Government Hospitals, Ontario Training Schools and Ontario Reformatories were inspected and reported upon for safety and proper operation and to determine the extent of the repairs and materials needed for such repairs to properly maintain and operate the power and heating plants in the various building groups referred to. In the case of the Ontario Hospitals and the Ontario Reformatories, the reports, as referred to, were sent to the Departments of Health and Provincial Secretary respectively for their attention in the matter of making the repairs recommended.

The recommendations contained in these reports regarding plants in all the other building groups, referred to in this section, were attended to by the Department of Public Works.

I have the honour to be, Sir,

Your obedient servant,

GEORGE N. WILLIAMS,
Chief Architect.

Toronto, March 31st, 1945.

REPORT OF THE ENGINEER

The Honourable G. H. Doucett, M.P.P.,
Minister of Public Works,
Parliament Buildings.

Sir:

I have the honour to report on the work done by the Engineer's Branch of the Department of Public Works, Ontario, during the fiscal year April 1, 1944, to March 31, 1945.

All work was done by day labour under local foremen employing local men wherever possible.

The usual maintenance of locks, dams, docks and navigable channels was carried out. Dollars Dam, which was started in 1943, was completed, and drainage work was done in ten districts.

Maintenance work was as follows:

Buoys:

All buoys on navigable channels taken out by ice and spring floods were replaced to make the channels safe for navigation.

Port Carling Locks:

Considerable repairs were made to the old wooden locks and docks. A large section of the dock had to be renewed with timber and plank, and the lock gates were repaired.

Port Sandfield Dock:

The dock on the south side of the channel had become very rotten and unsafe. It was renewed with timber and plank. Repairs were also made on the north dock.

Bala Dam:

A large part of the deck of the south dam was renewed with 3-inch cedar plank.

Baptiste Lake Dam:

This is a concrete dam and was built about 15 years ago. On the west wing wall a section of concrete 60 feet long and 4 feet deep had broken loose due to the action of frost, ice and log jams. This loose section was removed and fresh concrete, well rock bolted to the old concrete, was put in. Several cracks had developed in the wall and these were filled to prevent frost action doing more damage to the dam.

This is an important dam as it provides considerable storage water for the Hydro Plants on the Madawaska River and also provides navigation on the lakes above it.

Pickerel River:

The navigable channel provided by the Pickerel River Dam built in 1942 was considerably hampered by a shallow section at the upper end of Stanley Lake. The bottom was boulders and solid rock and power boats had to be paddled through this channel or they were liable to break their propellers. These boulders and some solid rock were blasted out to give sufficient depth for all boats. This has greatly improved the waterway.

Scott Dam on Restoule River:

This is a timber dam and during the spring floods of 1944 a large log jam was allowed to form above it which swept away the deck and the equipment for lifting the stop logs. A new deck was put on and new equipment provided for lifting the stop logs.

Repairs were also made to Huntsville Locks, Tasso Lake Dam, Kashee Lake Dam, Moose Lake Dam and Camp Lake Dam.

Dollars Dam:

Work on a new concrete dam on the north channel of the Pickerel River was started in 1943 but owing to the labour situation and the shortness of the season in which work could be done, the dam was only about one-half completed. Work was resumed in the spring of 1944 as soon as flood conditions permitted and the dam was completed in the fall.

This dam is about 425 feet long with wing walls, and is 18 feet high at the sluiceways. It has two sluiceways 18 feet wide each, provided with 12x12 inch timber stop logs for regulating the flow of water. Two steel winches are provided for handling the stop logs. It has a timber deck of stringers and 2 inch plank.

Mr. T. J. Paget, Foreman of Public Works, was in charge of the work.

It is the intention of the Department to rebuild the dam on the south channel in 1945. It is a much smaller dam.

Municipal Drainage:

Municipal Drainage was carried out in the following districts: Simcoe Centre, Muskoka, Parry Sound, Nipissing, Sudbury, Haliburton, Peterborough, Addington, Renfrew South and Renfrew North.

Provincial Aid to Drainage:

Morden Drain, Aldborough and Orford Townships:

This drain was improved by the Township of Aldborough in accordance with the Municipal Drainage Act, according to the report, plans and specifications prepared by Mr. G. A. McCubbin, Civil Engineer, of Chatham, Ontario.

The work consisted of cleaning out the old drain by deepening and widening it from the road between the Gore and Concession 6, on lot 1 of the Gore in Aldborough Township, to the road south of the Middle Road in the Township of Orford, a total distance of a little over 5 miles. It has a bottom width of 6 feet at the upper end and 10 feet at the lower end with side slopes of one to one.

The estimated cost of this work was $8,291.00, which amount was assessed by the Engineer on the lands and roads affected in the Townships of Aldborough and Orford. The final cost as certified to by the Treasurer of Aldborough Township was $10,104.93.

The drain was examined and found completed in a satisfactory manner and on report a grant of $2,020.99 was paid the Township of Aldborough, the initiating municipality, in accordance with the Provincial Aid to Drainage Act.

Lloyd Drain, Concession D, Mersea Township:

This is a pumping scheme in which low-lying land is drained by pumping the water over the embankments which surround it. The drains carrying the water to the pumps had become filled in with sediment so that they could not drain the land properly. The embankments had settled and washed away so that there was a danger of high water breaking through them and flooding the land.

These drains and embankments were repaired by the Township of Mersea according to the report, plans and specifications prepared by Mr. C. G. R. Armstrong, Civil Engineer, of Windsor, Ontario.

The repairs consisted of excavating the drains to the proper depth and width. The excavated material was deposited on the embankments to raise and widen them and make them safe.

The estimated cost of this work was $13,060.00, which amount was assessed against the lands affected in the marsh. The final cost as certified to by the Treasurer of the Township was $12,815.00.

This work was examined and found completed in a satisfactory manner. On report a grant of $2,563.00 was paid the Township of Mersea in accordance with the Provincial Aid to Drainage Act.

Fields Creek Drain, Howard and Harwich Townships:

This drain was improved by the Township of Howard in accordance with the report, plans and specifications prepared by Mr. G. A. McCubbin, Civil Engineer, of Chatham, Ontario.

The work consisted of cleaning out the old drain by deepening and widening it from the line between lots 16 and 17, Concession 6, Howard Township, in a westerly direction to lot 20, Concession 3 R.T., Harwich Township. The total length of drain improved was a little over 11 miles. It has a bottom width of 3 feet at the upper end, widening to 12 feet at the lower end, with side slopes of one to one. Considerable brush, trees and rubbish had to be removed along the course of the drain.

The estimated cost of this work was $14,795.00, which amount was assessed on the lands and roads affected in the Townships of Howard and Harwich. The final cost as certified to by the Treasurer of Howard Township was $14,797.00.

This drain was examined and found completed in a satisfactory manner. On report a grant of $2,959.40 was paid the Township of Howard, the initiating municipality, in accordance with the Provincial Aid to Drainage Act.

I have the honour to be, Sir,

Your obedient servant,

J. W. HACKNER,
Engineer of Public Works.

Toronto, March 31, 1945.

Department of Public Works, Ontario,
TORONTO, March 31st, 1945.

The Honourable George H. Doucett, M.P.P.,
Minister of Public Works, Ontario.

Sir:

I have the honour to submit the following statement showing the several contracts entered into with His Majesty during the twelve months ending March 31st, 1945, in connection with Public Buildings and Works, subject to the control of the Public Works Department of Ontario.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

STATEMENT NO. 26

Showing the several contracts entered into with His Majesty during the twelve months ended March 31, 1945, in connection with Public Buildings and Works, subject to the control of the Department of Public Works, Ontario.

Date	Location of Work	Subject of Contract	Contractors	Amount
April 1, 1944	Legislative and Departmental Bldgs.	Supply labour and material to put all elevators in good order	Otis-Fensom Co. Ltd., Toronto	$4,140.00
April 1, 1944	Legislative and Departmental Bldgs.	Complete maintenance of 13 elevators	Otis-Fensom Co. Ltd., Toronto	688.00 per month
April 1, 1944	Legislative and Departmental Bldgs.	Complete maintenance of elevator south end of North Wing.	Otis-Fensom Co. Ltd,. Toronto	27.00 per month
April 11, 1944	Osgoode Hall	Complete maintenance of elevator	Otis-Fensom Co. Ltd., Toronto	27.75 per month
April 25, 1944	Ontario Hospital, Orillia	Installation of Plumbing System in the 300 Bed Hospital Group	John Fraser, Esq., Toronto	Lump sum fixed fee 825.00
April 25, 1944	Ontario Hospital, Orillia	Installation of Heating System in the 300 Bed Hospital Group	John Fraser, Esq., Toronto	Lump sum fixed fee 890.00
April 25, 1944	Ontario Hospital, Orillia	Installation of an Electric System in the 300 Bed Hospital Group	Harris and Marson, Toronto	Lump sum fixed fee 1,100.00
April 27, 1944	Ontario Hospital, Orillia	218 Trane Convector Heaters and cabinets for 300 Bed Hospital Group	Trane Company of Canada, Ltd., Toronto	5,045.00
May 8, 1944	Ontario Hospital, Orillia	Supply metal doors and frames and observation window frames for 300 Bed Hospital Group	Otis-Fensom Co. Ltd., Toronto	1,847.00
May 15, 1944	454 University Ave.	Complete maintenance of elevator	Otis-Fensom Co. Ltd., Toronto	17.75 per month
June 5, 1944	Ontario Reformatory, Mimico	Pump out water from quarry	H. A. Wickett Co. Ltd., Toronto	1,480.00
June 7, 1944	Ontario Hospital, Orillia	Supply and erection of flat deck roofing and sheet metal work and the application of rigid asbestos shingles for the 300 Bed Hospital Group	Wheeler and Bain, Toronto	11,654.00
June 13, 1944	Ontario Hospital, Orillia	Lathing and Plastering of the 300 Bed Hospital Group	Herbert Thomson and Son, Hamilton	21,523.00
June 15, 1944	Ontario Agricultural College, Guelph	Renovate No. 1 Palm House	Lord and Burnham Co. Ltd., St. Catharines	2,870.00
July 7, 1944	Ontario Hospital, Orillia	Supply and installation of Refrigeration and insulation work for the 300 Bed Hospital Group	Linde Canadian Refrigeration Co. Ltd., Toronto	2,439.00
July 13, 1944	Ontario Hospital, Orillia	Supply and installation of Terrazzo, Marble and Tile work for the 300 Bed Hospital Group	Terrazzo Mosaic and Tile Co. Ltd., Toronto	18,488.00

STATEMENT NO. 26 (Continued)

Date	Location of Work	Subject of Contract	Contractors	Amount
July 13, 1944	Agricultural School, Kemptville	Aga Cooker Heat Storage equipment and utensils	Aga Heat (Canada) Ltd., Toronto	$1,935.85
Aug. 1, 1944	Agricultural School, Kemptville	Painting and decorating of the Administration Building, Students' Residence, Staff Residences and Dairy Building	Holmes Construction Co., Kemptville	8,195.00
Aug. 8, 1944	Ontario Hospital, Kingston	Re-shingling of roofs of pavilions 1, 3 and 5 and Occupational Building	Edward Peters, Kingston	4,207.65
Aug. 8, 1944	Ontario Hospital, Kingston	Replacing roof of boiler house at Mowat Wing	Bews and Friendship, Kingston	1,542.35
Aug. 18, 1944	Ontario Hospital, Orillia	Supply and application of Linoleum dado finish for the 300 Bed Hospital Group	Newton-Croxall Ltd., Orillia	2,902.50
Sept. 6, 1944	Ontario Hospital, Orillia	2 Steam tables and other kitchen equipment for 300 Bed Hospital Group	Wrought Iron Range Co. Ltd., Toronto	5,623.00
Sept. 6, 1944	Ontario Hospital, Orillia	4 Food Conveyors and other equipment, for 300 Bed Hospital Group	General Steel Wares Ltd., Toronto	2,441.00
Sept. 27, 1944	Ontario Hospital, Woodstock	Alterations to basement of Assembly Hall	James A. Vance, Esq., Woodstock	3,300.00
Sept. 27, 1944	Ontario Hospital, Woodstock	Alterations to basement for T.B. Division	James A. Vance, Esq., Woodstock	1,000.00
Sept. 28, 1944	Ontario Hospital, Orillia	Supply and delivery of main primary and secondary distribution unit for 300 Bed Hospital Group	Amalgamated Electric Corporation, Ltd., Toronto	1,322.00
Oct. 26, 1944	Normal School, Toronto, (50 Gould St.)	Painting and decorating of west end of centre building	Phinnemore Painting and Decorating Co. Ltd., Toronto	1,833.30
Oct. 30, 1944	School for the Deaf, Belleville	Ash handling equipment	Stephens-Adamson Mfg. Co. Ltd., Belleville	1,721.18
Nov. 14, 1944	Horticultural Experiment Station, Vinelands	Construction of a Sewage Disposal Plant	R. A. Blyth, Esq., Toronto	9,752.00
Nov. 16, 1944	Ontario Hospital, Cobourg	Renew roofs on pump house, boiler room, and auditorium	C. J. Smith, Esq., Port Hope	1,178.50
Nov. 27, 1944	Ontario Hospital, Orillia	Supply and install attic ventilation system for 300 Bed Hospital Group	A. E. Furnival, Esq., Toronto	1,665.00
Nov. 29, 1944	Ontario Training College for Technical Teachers	Painting and decorating	E. J. St. Clair, Esq., Ingersoll	4,115.00
Dec. 29, 1944	Ontario Hospital, Kingston	Re-shingling main roof of skating Rink	Edward Peters, Kingston	2,560.00

STATEMENTS

of the

ACCOUNTANT

of

Public Works Department

1944 - 1945

Department of Public Works, Ontario,
TORONTO, March 25th, 1946.

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works.

SIR:

I have the honour to submit detailed statements of Ordinary Expenditure of Civil Government and Maintenance and Repairs of Government Buildings and Public Works; also Capital Expenditure on Provincial Public Buildings and Public Works, during the fiscal year which ended on the 31st of March 1945.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

SUMMARY OF EXPENDITURE
FOR FISCAL YEAR APRIL 1st., 1944 to MARCH 31st., 1945

Service	Ordinary	Capital	Total
Main Office—Administration expenses, etc.	$143,924.71		$143,924.71
Maintenance and Repairs—Government Buildings	712,526.14		712,526.14
Public Works—Maintenance	14,923.33		14,923.33
Public Buildings		$325,189.67	325,189.67
Public Works		14,614.54	14,614.54
Statutory—Drainage Aid	7,543.39		7,543.39
Special Warrants	1,857.00	13,441.47	15,298.47
Total Net Expenditure	$880,774.57	$353,245.68	$1,234,020.25

STATEMENT OF REVENUE

Commissions on telegraphs and telephones	$2,997.97		$2,997.97
Sale of materials	5,972.08		5,972.08
Sale of produce and stock	43,841.08		43,841.08
Rentals	29,085.10		29,085.10
Perquisites	1,986.00		1,986.00
Building equipment	167.80		167.80
Miscellaneous	180.26		180.26
Compensation from Dominion Government re leasing of Provincial buildings for war purposes	35,508.36		35,508.36
Payment by Dominion Government of fire insurance premiums on Provincial buildings leased for war purposes	5,018.06		5,018.06
Refunds—Miscellaneous	137.16		137.16
Contract security deposit		$1,000.00	1,000.00
	$124,893.87	$1,000.00	$125,893.87

TORONTO, March 25th., 1946

STATEMENT OF EXPENDITURE, MAIN OFFICE, MAINTENANCE REPAIRS and CONSTRUCTION of PUBLIC BUILDINGS
FOR FISCAL YEAR ENDING MARCH 31st., 1945

ORDINARY

Service	Amount	Amount
Main Office:		
Salaries	$78,005.94	
Travelling expenses	1,378.98	
Maintenance	4,392.16	
Insurance and lightning rods	159.22	
Compensation, medical, hospital and other accounts for workmen injured in Government work, as awarded by The Workmen's Compensation Board, including proportion of administration expenses	2,813.04	
Cost of living bonus—entire Department	56,727.52	
Unemployment Insurance Stamps	447.85	
		$143,924.71
General Superintendence:		
Salaries	$11,955.64	
Services, travelling and other expenses	5,138.67	
		$ 17,094.31
Lieutenant-Governor's Apartment:		
Salaries	$3,062.50	
Maintenance	705.72	
		$ 3,768.22

Service		Amount	Amount
Legislative and Departmental Buildings:			
Administrative Services—			
Salaries—Permanent	$18,452.81		
Temporary	6,100.28	$24,553.09	
Telephone service		43,112.16	
Typewriter inspection and repairs for all Depts.		4,328.71	
Maintenance Staff—			
Salaries—Permanent	$59,373.92		
Temporary	116,794.89		
Casual	30,321.11	206,489.92	
Maintenance—			
Fuel, light, gas, water and power	$65,058.69		
Cleaning supplies, upkeep of grounds	17,578.96		
Furniture, furnishings and equipment for buildings	2,943.08	85,580.73	
Mechanical Staff—			
Salaries		4,981.17	
Repairs and alterations		96,225.15	
		$465,270.93	
Deduct Rentals		3,000.00	$462,270.93
Osgoode Hall:			
Salaries—Permanent	$ 12,699.87		
Temporary	9,027.56		
Casual	4,583.00	$26,310.43	
Maintenance—			
Fuel, light, water and power	$3,868.33		
Furniture, furnishings and equipment	42.50		
Telephone service	2,771.99		
Cleaning of buildings and incidentals	731.86		
General repairs and alterations	6,758.15	14,172.83	$40,483.26
Educational Buildings:			
Repairs and incidentals—			
Toronto Normal and Model Schools	$15.06		
London Normal School	152.49		
Hamilton Normal School	1,185.73		
Peterborough Normal School	787.51		
Stratford Normal School	640.37		
North Bay Normal School	324.77		
School for the Deaf, Belleville	1,772.18		
School for the Blind, Brantford	649.94		
Ontario Training School for Technical Teachers, Hamilton	1,407.17		
General—To provide for repairs, installation of boilers and heating plants in buildings and fire protection	1,780.75	$8,715.97	
To provide for expenses in connection with leasing of the Normal School, Ottawa to the Dominion Government		49.99	$8,765.96

SERVICE	AMOUNT	AMOUNT
AGRICULTURAL BUILDINGS:		
Repairs and incidentals—		
Ontario Agricultural College, Guelph	$ 2,772.64	
Ontario Veterinary College, Guelph	983.20	
Horticultural Experiment Station, Vineland	383.97	
Western Ontario Experimental Farm, Ridgetown	5.50	
Agricultural School, Ridgetown	152.25	
Agricultural School, Kemptville	1,322.06	
New Liskeard Demonstration Farm	1,609.06	
General—To provide for repairs, installation of boilers and heating plants, etc.	830.46	
		$ 8,059.14
TRAINING SCHOOLS:		
Repairs and incidentals—		
Ontario Training School for Boys, Bowmanville	$ 142.61	
Ontario Training School for Girls, Galt	133.37	
General—To provide for repairs, installation of boilers, etc.	62.20	
		$ 338.18
DISTRICT BUILDINGS:		
Repairs and alterations, furniture and furnishings and improvements to grounds for all District Buildings:		
Algoma	$ 2,186.00	
Cochrane	311.63	
Kenora	1,012.55	
Manitoulin	44.02	
Muskoka	440.85	
Nipissing	960.51	
Parry Sound	414.79	
Rainy River	278.84	
Sudbury	7,938.65	
Temiskaming	552.91	
Thunder Bay	2,511.15	
General—To provide for repairs, installation of boilers and heating plants and fire protection	3,231.75	
		$ 19,883.65
Salary of Caretaker, Temiskaming		825.00
Government Building Matheson—Maintenance		100.00
ONTARIO HOSPITALS:		
Repairs and incidentals—		
Brockville	$ 1,743.06	
Cobourg	2,721.70	
Hamilton	5,070.65	
Kingston	10,066.12	
London	2,137.13	
New Toronto	2,240.71	
Orillia	2,255.25	
Penetanguishene	3,521.82	
Toronto	1,833.09	
Psychiatric, Toronto	689.22	
Whitby	10,286.69	
Woodstock	1,789.27	
Langstaff	710.09	
Contingencies	2.00	
		$ 45,066.80

SERVICE		AMOUNT	AMOUNT
ONTARIO HOSPITALS (Continued)			
ST. THOMAS:			
To provide for expenses in connection with the leasing of Hospital to the Dominion Government for the purposes of National Defence (recurring charges recoverable from the Dominion Government, in accordance with Agreement)		$ 283.10	
Farm operating expenses—			
Salaries	$ 5,641.98		
Expenses	19,073.67	24,715.65	$ 24,998.75
ONTARIO REFORMATORIES:			
To provide for expenses in connection with leasing of Reformatories to the Dominion Government for the purposes of National Defence (recurring charges recoverable from the Dominion Government, in accordance with Agreement)		$ 301.06	$ 301.06
PUBLIC WORKS:			
Maintenance—			
Salaries (Lockmasters, Supervising Foremen, etc		$ 4,918.75	
Repairs to locks, dams, etc		8,371.57	
Equipment		11.49	
Maintenance of Hawkesbury-Grenville Bridge		1,621.52	$ 14,923.33
ONTARIO GOVERNMENT OFFICE BUILDING, KINGSTON:			
Maintenance—			
Salaries of Caretakers		$ 2,416.20	
Cleaning supplies, fuel, electricity, water, repairs and incidentals		2,643.69	$ 5,059.89
MISCELLANEOUS:			
To provide for the costs of moving patients, inmates and staffs of Provincial Institutions leased to the Dominion Government for war purposes, including repairs and alterations to buildings and all expenses in connection with providing quarters during the terms of the Agreements (lump sum payments received from Dominion, as per agreements, deposited as revenue)		$ 75,510.99	$ 75,510.99
STATUTORY—DRAINAGE AID:			
Townships of—			
Aldborough		$ 2,020.99	
Howard		2,959.40	
Mersea		2,563.00	$ 7,543.39
SPECIAL WARRANTS:			
Incidental expenses and rental of premises of The Galt Club Ltd., in the City of Galt, for Government purposes		$ 1,848.00	
Portrait of Gordon D. Conant, K.C., B.A., L.LB., ex-Prime Minister of Ontario		9.00	$ 1,857.00
TOTAL ORDINARY EXPENDITURE			$880,774.57

CAPITAL

Service	Amount	Amount
Ontario Hospitals:		
General—		
Additions, alterations, equipment and fire-proofing	$ 14,834.26	
Orillia—		
Construction of a new Patients' Pavilion to provide accommodation for approximately 300 patients and expenses in connection therewith, including purchase of additional land	302,061.31	
		$316,895.57
District Buildings		
To provide for construction of works and buildings, alterations and fire-proofing and expenses in connection therewith	$ 793.55	
		$ 793.55
Agricultural Buildings:		
Horticultural Experiment Station, Vineland—To provide sewage disposal system and increase water supply	$ 7,467.43	
		$ 7,467.43
Fish Hatcheries:		
Construction and alterations to Fish Hatcheries	$ 33.12	
		$ 33.12
Public Works:		
Municipal Drainage	$ 5,629.90	
Storage dams and docks	8,984.64	
		$ 14,614.54
Special Warrant:		
Purchase of land and buildings adjacent to and for use by the Ontario Hospital, Woodstock	$ 13,441.47	
		$ 13,441.47
Total Capital Expenditure		$353,245.68

SUMMARY

Ordinary Expenditure:	
Main Office and Maintenance and Repairs of Government Buildings	$ 880,774.57
Capital Expenditure:	
Public Buildings and Public Works	353,245.68
	$1,234,020.25

S. WOOD,
Secretary and Accountant.

Department of Public Works, Ontario,
TORONTO, March 25th., 1946.

Thirty-Eighth Annual Report

OF THE

Game and Fisheries Department

1944 - 1945

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL No. 9, 1946

ONTARIO

TORONTO
Printed and published by T.E. Bowman, Printer to the King's Most Excellent Majesty
1946

TO THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR YOUR HONOUR:

I have the honour to submit herewith for the information of Your Honour and the Legislative Assembly, the Thirty-Eighth Annual Report of the Game and Fisheries Department of this Province, for the year ending March 31st, 1945.

I have the honour to be,

Your Honour's most obedient servant,

G. H. DUNBAR,
Minister in Charge,
Department of Game and Fisheries.

TORONTO 2,
March 26th, 1946.

THIRTY-EIGHTH ANNUAL REPORT

OF THE

Department of Game and Fisheries of Ontario

TO: THE HONOURABLE G. H. DUNBAR,
Minister in Charge,
Department of Game and Fisheries.

SIR:

I have the honour to submit to you herewith the Thirty-Eighth Annual Report of the Department of Game and Fisheries, in which is contained information with reference to the various Departmental services, as well as condensed statistics and comparative tables for the fiscal year ended March 31st, 1945, and other information which will probably be of interest.

INTRODUCTORY

For several years, in compiling the Annual Report, it has been found necessary to refer to the fact that war and wartime economy are still the most important factors in our national life, and the period under review is no exception; but as the year closes it is quite apparent that the backbone of enemy resistance has been broken, and hopes are high that the end is not far distant, and perhaps in sight.

In reviewing the wild-life situation and administrative activities of the Department during the year, it is desirable and necessary to point out that while there has been but little change in the former, the latter has been carried on under the handicap of prevailing economic conditions. Despite this fact, however, the conservation policies of the Department have been maintained to a very satisfactory degree, and the general situation has not been allowed to deteriorate.

The work of conserving the wild-life natural resources of the Province is complex and perhaps difficult, involving as it does many factors actually not within the scope of Departmental authority, and which have a direct bearing on conditions relative to food, habitat and environment, all of which play a very important part in the continuation and development of the wild-life resources. It is pertinent to add that these governing factors, such as soil, reforestation, water control, and similar problems are receiving a great deal of consideration and attention by various interested public spirited organizations, as well as by the responsible Departments of Government. Every progressive step which is taken to improve deficiencies with a view to restoring the previous natural conditions which existed will be reflected in increased production as well as in the development of wild-life.

The economic and recreational value of wild-life has been emphasized on more than one occasion and in previous reports, but it may be repeated that these values have assumed new and increasing importance during the recent years of conflict. Fishing and hunting have continued to provide clean, wholesome and healthful recreation for an ever growing number of people, included among whom are thousands of war-workers, who because of the strenuous nature of their employment and services require relaxation of the type to be found in the outdoor environment of field and stream, and while the direct contribution made by wild-life to the war effort may not be immediately obvious, it is nevertheless of great significance. It is not to be assumed that food is the primary objective of those who enjoy fishing and hunting, yet it is a fact that the fish and game taken by the angler and hunter have made a substantial addition to the food supply of the nation as a whole. Huge quantities of game fish were taken by resident and non-resident anglers during the year, while hunters bagged a correspondingly large total of all kinds of game. Every pound of this personally secured fish and meat served to release an equal amount of food for shipment overseas where the demand for such was, and still is, extremely urgent. Commenting on this fact the Director of the U.S. Fish and Wild-life Service, in his annual report to the U.S. Secretary of the Interior states: "Game (in the United States) is estimated to replace annually enough meat to feed an army of 5,000,000 for 77 days." The amount of game and fish taken annually in Ontario would be proportionately large, therefore it provides a considerable saving in the use of our domestic food supply.

Throughout the year the Department has been conscious of the fact that, even during the stress of war, recreation in the outdoors such as wild-life provides is an essential to health and morale, and because of this reason has continued its various activities designed to improve conditions, maintain and develop the resources, and protect them from unnecessary waste or extravagant use. In line with this work, the value and importance of conservation have been continually emphasized, and it is pleasing to report that public co-operation has been very evident. These various activities are set forth in detail herein.

FINANCIAL

The following summary of the revenue collected by the Department of Game and Fisheries during the fiscal year covered by this report indicates in detail the various sources from which such revenue was derived, as well as the amounts collected in each case.

REVENUE FOR THE FISCAL YEAR ENDING MARCH 31st, 1945.

GAME—		
Licenses—		
Trapping	$ 53,132.90	
Non-resident Hunting	115,590.00	
Deer	117,004.70	
Moose	4,812.50	
Gun	79,389.64	
Dog	7,823.65	
Fur Dealers	30,652.00	
Fur Farmers	6,266.00	
Tanners	160.00	
Cold Storage	185.00	
	$415,016.39	
Royalty	194,429.40	
		$609,445.79
FISHERIES—		
Licenses—		
Fishing (Commercial)	$ 87,253.00	

Angling	412,073.30	
	$499,326.30	
Royalty	12,565.61	
		$511,891.91
GENERAL—		
Licenses—		
Tourist Camps	$ 6,510.00	
Guides	7,432.00	
	$13,942.00	
Fines	24,828.82	
Costs collected (Enforcement of Act)	786.89	
Sales — Confiscated articles, etc.	26,372.27	
Rent	3,335.00	
Commission retained by Prov. on sale of licenses	2,132.72	
Miscellaneous	298.32	
		$71,696.02
Net Ordinary Revenue		$1,193,033.72

The total revenue derived from our operations, viz. $1,193,033.72 is the largest collected in any fiscal year to date, and exceeded by approximately $10,000.00 the largest previous total, i.e. the sum of $1,183,269.29 received three years ago, in 1941-42. It was more by $217,961.12 than the revenue collected in the previous year, 1943-44.

Increased collections were recorded in practically every instance and the only noticeable decrease was in the revenue received from the sale of commercial fishing licenses, which was approximately $4,000.00 less than the revenue derived from the same source in the previous fiscal year. The most important and greatest increase in revenue, as compared with that of the previous year, was in the fees from the sale of non-resident angling and hunting licenses. The amount received in 1943-44 from the sale of these licenses was $378,135.00, while the sum of $527,663.30 was collected in 1944-45, or an increase of $149,528.30, or approximately seventy per cent. of the total increase.

The revenue as compared with that of the previous fiscal year also shows the following collections and increases, viz.—

The total of $262,163.39 received from the sale of trapping licenses and the various kinds of resident hunting licenses represents an increase of $10,419.09.

Fees from the sale of fur dealers' licenses and from fur royalties amounted to $225,081.40, or an increase of $49,355.95.

Fines and costs imposed on those convicted of violations of provisions of the Game and Fisheries Act and the regulations amounting to $25,615.71, represents an increase of $10,612.61.

The following comparisons in connection with the sale of licenses may prove to be of interest:—

NON-RESIDENT ANGLING LICENSES

	1943-44	1944-45
Individual (Seasonal)	27,314	36,907
Individual (Three-Day)	27,622	32,242
Family	12,593	18,859
Manitoba Residents	699	817
Boys' Camp	13	18

NON-RESIDENT HUNTING LICENSES

	1943-44	1944-45
Small Game	1,605	1,949
Deer	1,782	2,385
General	504	653
Bear (Spring Season)	157	181

RESIDENT HUNTING LICENSES

	1943-44	1944-45
Deer	31,067	31,470
Deer (Camp)	371	398
Deer (Farmers')	6,858	6,786
Moose	854	875
Gun	87,504	92,847

During the year expenditures to a total of $638,765.27 were made by the Department, and it should be noted that these were all ordinary expenditures. There was no expenditure on capital account. The following statement is a resume of the details of this expenditure:—

EXPENDITURE FOR THE FISCAL YEAR ENDING MARCH 31st, 1945

ORDINARY —

Main Office	$ 55,819.80
General	45,828.00
Enforcement	238,596.35
Game Animals and Birds	12,095.04
Macdiarmid	3,482.96
Biological and Fish Culture	222,759.54
Grants	5,400.00
Wolf Bounty	45,993.58
Bear Bounty	8,790.00
Total	$638,765.27

As compared with the previous year this total represents an increase in ordinary expenditure of approximately $68,000.00, the increase being spread over the various activities indicated in the foregoing table, and $51,000.00 of this increase was absorbed by the expenditures made in connection with two branches of the Service, viz: Enforcement and Biological and Fish Culture.

The allocation of grants followed the distribution which has been in effect for the past few years, details of which are as follows: $2,500.00 to the Ontario Fur Breeders' Association, Inc., to encourage the efforts of this Association to improve the practice followed by those engaged in the fur farming industry in the Province; $500.00 to Professor W. J. K. Harkness in connection with his research work with a view to providing information which will assist in improving fish culture practice in the Department and throughout Ontario; $500.00 to the Ontario Federation of Anglers and Hunters for their efforts to secure the co-operation of sportsmen interested in hunting and angling in Departmental activities; and the remaining $1,900.00 in varying amounts, to the late Mr. Jack Miner, Mr. Thomas N. Jones and Miss Edith L. Marsh in appreciation of their services in providing sanctuary for migratory and native birds on their properties located respectively in the counties of Essex, Elgin and Grey.

The favorable balance of revenue over expenditure for the year under review was $554,268.45. This balance to the credit of consolidated revenue has been exceeded only once in the history of the Department, viz. in 1941-42, as will be shown in the following table which depicts annual departmental revenues and expenditures during the past ten years:—

	REVENUE	EXPENITURE (Ordinary and Capital)	SURPLUS
1935-36	$ 683,938.72	$451,041.91	$232,896.81
1936-37	782,217.63	474,128.95	318,088.68
1937-38	866,558.19	563,938.33	302,619.86
1938-39	914,475.24	575,437.79	339,037.45
1939-40	1,015,350.82	568,198.55	447,152.27
1940-41	984,800.69	512,834.70	471,965.99
1941-42	1,183,269.29	576,762.26	606,507.03
1942-43	962,350.89	574,732.49	387,618.40
1943-44	975,072.60	574,525.05	400,547.55
1944-45	1,193,033.72	638,765.27	554,268.45

GAME

Herewith is a summary of conditions as they apply to the various species of game animals and birds which are to be found in Ontario, compiled principally from reports which have been supplied to the Department by our field officers throughout the Province:—

DEER:—While it should be stated that this species of excellent game animal is not too plentiful in many of the southwestern and southeastern counties in which entire protection throughout the year has been provided over an extended period of time, it is noted that in most of these counties increasing numbers have been observed, and in some cases to such an extent has this improvement continued that a short period of open season was provided in six different townships, details of which are set forth herewith:—

(a) From November 20th to 23rd, 1944, in the Townships of Aldborough and Dunwich in the County of Elgin, and in the Township of Wilmot in the County of Waterloo;

(b) From November 22nd to 25th, 1944, in the Township of East Gwillimbury in the County of York; and

(c) From November 20th to 25th, 1944 in the Townships of Mountain and Williamsburg in the County of Dundas.

Special hunting licenses were provided for this open season, and these licenses were issued to those interested by the respective Township Clerks.

In connection with this season the following regulations were provided to govern,—

That the use of dogs for such hunting would not be permitted;

That hunters would be required to use shot-guns with either buck-shot or S.S.G shells for ammunition;

That the use of rifles would be prohibited; and

That hunters would be permitted to take only one deer, either buck or doe, over the age of one year.

In addition to this a special open season for deer was provided, on the recommendation of the County Council, in that portion of the county of Carleton lying west of the Rideau River, from November 6th to 21st, 1944, and during which open season the general provisions which apply to the hunting of deer were in effect.

By an amendment to the Game and Fisheries Act provided by the Legislative Assembly during the Session of 1944, and as a means of further protection, the following additional counties and portions of counties were included in that part of the Province in which an entire close season for deer prevails, viz:— the Counties of Durham, Northumberland and Prince Edward, that portion of the County of Ontario lying south of the north boundary of Scott and Brock Townships, the Township of Howe Island in the County of Frontenac and the Township of Cambridge in the County of Russell.

In those portions of Ontario in which an open season for the taking of deer is established by the general provisions of the Game and Fisheries Act it may be stated that favorable conditions prevailed for the successful hunting of these animals, and as has been indicated by reference made earlier in this report this is substantiated by the fact that again thousands of resident and non-resident hunters secured licenses to authorize them to partake of the privileges thus available and enjoy the recreational pleasures which such hunting provides during the period of the regular open season in the fall of the year.

MOOSE:—The prevalence of these animals in numbers to warrant successful hunting of the same is confined to scattered areas principally in the districts situated in that part of Ontario lying north and west of the French and Mattawa Rivers and Lake Nipissing, and while such conditions do prevail the reports which have been submitted do not indicate much improvement with a few local exceptions.

Open seasons were provided for the hunting of moose:—

(a) From November 13th to 21st, 1944, in the Townships of Alice, Buchanan, Burns, Clara, Fraser, Head, Maria, McKay, Petawawa, Richards, Rolph and Wylie in the County of Renfrew; and

(b) From October 16th to 31st in the area east of the C.P.R. and C.N.R., from Bigwood to Westree and south of the road from Westree to the Ontario-Quebec interprovincial boundary in the vicinity of New Liskeard.

These special seasons were in addition to the regular periods of open season provided by the Game and Fisheries Act.

As has been previously stated in this report there was a total of 1,528 licenses, resident and non-resident, issued for the hunting of moose and while this represents an increase of twelve per cent. over the figures of the previous year, the increase is principally made up by the improved sale of such licenses to non-resident hunters.

CARIBOU:—There are but few parts of Ontario in which this species is reported to exist, and their numbers apparently are extremely scarce. A survey of the reports received reveals the fact that they have been observed in scattered and extremely small herds only in the districts of Sudbury, Algoma, Thunder Bay and Kenora. It would appear that there is little or no reason to anticipate any noticeable improvement in a general way even though local increases have occurred, and the protection afforded by the complete close season which has prevailed in the past will be necessary to maintain this species even at its present limited level.

ELK:—Such specimens of elk as are found in Ontario at this time are attributable to the efforts of the Department in the past to re-establish this species in this Province. As stated in previous annual reports the original stock was secured from Western Canada with the co-operation of the National Parks Branch of the Federal Government. Their numbers are still quite few, and they are, of course, to be found only in the areas in which they have been liberated. that is in certain portions of the Counties of Bruce, Simcoe and Peterborough in the southern portion of the Province, and in the Districts of Algoma, Nipissing, Sudbury and Thunder Bay in Northern Ontario. This species is naturally provided the protection of an entire close season.

BUFFALO:—A small herd of buffalo was received in Ontario from Alberta some five years ago. These animals were placed on the Burwash Crown Game Preserve located in the District of Sudbury. Little or no improvement has been reported.

BEAR:—In those parts of Ontario in which suitable habitat prevails these animals continue to be sufficiently plentiful to be somewhat of a nuisance to those engaged in agricultural pursuits, and the damage to domestic flocks and herds has been sufficiently extensive to warrant the provision of a regulation for the payment of bounty to encourage the destruction of bear under certain circumstances. This regulation provides for the payment of this bounty on bears which have been killed in settled agricultural areas in specified portions of the Province and details of the operations under this regulation are provided elsewhere in this report.

In addition to constituting the nuisance related in the previous paragraph this species is sufficiently plentiful in many sections to afford a measure of successful hunting for the sportsmen who are interested in such pursuit, and in this connection it is very interesting to note that we have quite a number of United States residents who visit Ontario to participate in the hunting of bear during the season which is provided each year between April 1st and June 15th.

RABBITS:— In Ontario three species of rabbits are known to exist, viz:— cotton-tail, the European Hare (or jack-rabbit), and the snowshoe rabbit (or varying hare). The cotton-tail rabbit is native to practically all of the southern counties, the jack-rabbit is restricted pretty well to the southwestern counties, though reports indicate some extension to the eastern counties and some northern districts in the southern portion of the Province, while the snowshoe rabbit is prevalent in the various northern Ontario districts as well as in some of the northern districts and eastern counties in southern Ontario.

These animals were sufficiently plentiful in most sections to warrant the conclusion that they continue to provide very enjoyable and successful hunting particularly during the late fall and early winter months. Notwithstanding this favourable conclusion there are naturally some sections in which reports state that there has been a diminution of the numbers of rabbits, but in no case would this be applicable to more than one of the species which were prevalent therein.

It is undoubtedly true that the favourable hunting which rabbits provide is a source of considerable satisfaction to the hunters who are interested, and their numbers are legion, and provides a condition which is greatly appreciated.

PARTRIDGE:— The general conditions which applied to the various species of partridge native to this Province, judging from the reports submitted, was none too favourable in many portions of Ontario, nevertheless there were other sections in which it was indicated that their numbers were sufficiently plentiful to justify the provision of a restricted period of open season.

The regulation which established this open season provided that it would prevail in that portion of Ontario lying south of the French and Mattawa Rivers and Lake Nipissing, except in those counties lying south and west of, but not including the counties of Huron, Bruce, Grey, Dufferin, Simcoe and Ontario, and in the districts of Nipissing, Temiskaming, Cochrane, Sudbury, Manitoulin, and Algoma. It will be noted that in addition to the southwestern counties previously referred to this open season was not in effect in the northern districts of Thunder Bay, Rainy River and Kenora. Two periods were included in this open season, i.e., from October 7th to 14th, 1944, and from November 6th to 11th, 1944. It was further provided "that no person shall take or kill such birds in excess of five (5) per day in all, or twenty-five (25) in all during the aforesaid two periods, or have in possession at any time such birds in excess of the numbers herein prescribed."

No provision was made to permit the hunting of partridge in the townships established as Regulated Game Preserve Areas, on the days on which the hunting of pheasants was permitted, as had been the case in previous years.

HUNGARIAN PARTRIDGE:— In connection with this species it would be apparent that while there are quite a few of the southern Ontario counties in which scattered small flocks are to be found there are very few extensive areas in which they have been observed. Perhaps the best areas are located in the extreme southwestern counties of Essex and Kent and adjoining counties and in the eastern counties of Dundas and Stormont, but their numbers are not too plentiful even in these counties. These birds are not native to the Province and those which are now found here are the result of re-stocking undertaken in previous years by the Department.

During the year 1944 the hunting of these birds was provided by regulation effective on three days only, October 26th, 27th and 28th, in the counties of Essex and Kent. The regulation which governed established a bag limit of two (2) birds per day.

PHEASANTS:— The Department continued its policy of purchasing and liberating pheasants for the restocking of the various Township Regulated Areas, and in other areas in which suitable conditions for the development of these birds exist. This policy was inaugurated some years ago and has been continued with the object of establishing this species in suitable areas and in which it may be practicable to declare a period of open season. According to statistics which have been compiled in the Department, a total of 11,896 pheasants were secured from three bird farms operating in Norfolk, Northumberland and Victoria Counties. Of this number, 9,972 were distributed in varying quantities throughout the Regulated Townships, 1,907 for general re-stocking in other areas, and the remaining 17 were allotted to private individuals to assist them in their efforts to improve their own private flocks.

Details of this distribution are contained in the following table:

County	Township	Poults	Adults	Total
Brant				330
	Burford	150		
	South Dumfries	105		
	Onondaga	75		
Elgin				465
	Aldborough	105		
	Bayham	90		
	Dorchester	90		
	Dunwich	90		
	Malahide	90		
Haldimand				795
	Canboro	90		
	Cayuga North	90		
	Cayuga South	75		
	Dunn	75		
	Moulton	105		
	Seneca	90		
	Sherbrooke	60		
	Walpole	105		
	Oneida	60		
	Rainham	45		
Halton				705
	Esquesing	135		
	Nassagawega	105		
	Nelson	210		
	Trafalgar	255		
Lambton				120
	Plympton	120		
Middlesex				405
	Metcalfe	90		
	Westminster (X)	305	10	
Lincoln				825
	Caistor	90		
	Clinton	105		
	Gainsboro	120		
	Grimbsy North	60		
	Grimsby South	75		
	Grantham (X)	105	10	
	Louth	105		
	Niagara (X)	135	20	
Norfolk				480
	Middleton	90		
	Townsend	150		
	Windham	150		
	Walsingham	90		
Ontario				555
	Pickering	210	105	
	Whitby East	120		
	Whitby West	120		

County	Township	Poults	Adults	Total
Oxford				300
	Dereham	120		
	Oxford East	180		
Peel				923
	Albion	105		
	Caledon	105		
	Chinguacousy	270	52	
	Toronto	240	42	
	Toronto Gore	90	19	
Prince Edward				90
	Marysburgh South	90		
Welland				1245
	Bertie	120		
	Crowland	120		
	Humberstone	120		
	Pelham	135		
	Stamford	255		
	Thorold	120		
	Wainfleet	120		
	Willoughby	255		
Wellington				150
	Puslinch	150		
Wentworth				795
	Ancaster	135		
	Barton	105		
	Beverley	105		
	Binbrook	75		
	Flamboro East	90		
	Flamboro West	90		
	Glanford	79		
	Saltfleet	120		
York				1,789
	Gwillimbury East	165		
	Gwillimbury North	165		
	King	240		
	Markham	274	105	
	Scarborough (X)	245	10	
	Vaughan	180	105	
	Whitchurch	300		

(X) — Includes a total in all of 315 birds supplied to the Ontario Bird Dog Association, and released during dog trials, as follows: Grantham 10, Niagara 155, Scarborough 45 and Westminster 105.

GENERAL RE-STOCKING

COUNTY or DISTRICT		POULTS	ADULTS	TOTAL
Bruce		12		12
Essex	Mainland	610	193	
	Pelee Island	238		1,041
Kent		600	155	755
Manitoulin		12		12
Northumberland		45		45
Peterborough		30		30
Sudbury		12		12
Totals		1559	348	1,907

Arrangements were made to provide open seasons for pheasants as follows:

(a) In the following townships established as Regulated Game Preserve Areas, viz:—

South Marysburgh in Prince Edward County;
Pickering, Whitby, and East Whitby in Ontario County;
East Gwillimbury, North Gwillimbury, King, Markham, Scarborough, Vaughan and Whitchurch in York County;
Albion, Caledon, Chinguacousy, Toronto (part) and Toronto Gore in Peel County;
Esquesing, Nassagawega, Nelson and Trafalgar in Halton County;
Puslinch in Wellington County;
Ancaster, Barton, Beverly, Binbrook, East Flamboro, West Flamboro Glanford and Saltfleet in Wentworth County;
Bertie, Crowland, Humberstone, Pelham, Stamford, Thorold, Wainfleet and Willoughby in Lincoln County;
Canboro, North Cayuga, South Cayuga, Dunn, Moulton, Oneida, Rainham, Seneca, Sherbrooke, and Walpole in Haldimand County;
Burford, South Dumfries and Onondaga in Brant County;
Middleton, Townsend, North Walsingham and Windham in Norfolk County;
Dereham and East Oxford in Oxford County;
Aldborough, Bayham, South Dorchester, Dunwich and Malahide in Elgin County;
on October 20th and 21st, 1944.

(b) In the following townships established as Regulated Game Preserve Areas, viz:—

Caistor, Clinton, Gainsboro, Grantham, North Grimsby, South Grimsby, Louth and Niagara in Lincoln County;
on October 20th, 21st and 25th, 1944.

(c) In the following townships established as Regulated Game Preserve Areas viz:—

Metcalfe and Westminster (part) in Middlesex County; and
Plympton in Lambton County;
on October 26th and 27th, 1944.

In connection with the various seasons in the aforementioned township

Regulated Game Preserve Areas the regulation which governed stipulated a bag limit of three cock birds per day. It was further provided that the special township hunting license was required by hunters in addition to the regular hunting license demanded by the provisions of the Game and Fisheries Act.

(d) On Pelee Island on October 26th and 27th, 1944. The regulation in this instance provided that "no person shall take, kill or have in possession such birds (pheasants) in excess of five per day, two of which shall be hen birds"; and, as in the case of the open seasons in the Regulated Township Areas, a special township hunting license was required by hunters who participated in this open season on Pelee Island. All hunting on Pelee Island was prohibited during the period from October 19th to 25th, 1944, that is, during the week previous to the pheasant shoot.

(e) In the counties of Essex and Kent on October 26th, 27th and 28th, 1944, with a provision for a bag limit of three cock birds per day.

QUAIL:— Conditions as they apply to this species are not favourable, nor does information regarding their prevalence indicate much improvement over previous years. There are but few sections in which there is any evidence of their existence, and they are generally speaking confined to the most southerly counties. The only section in which an open season was provided was in the counties of Essex and Kent, and in which counties the open season coincided with that which prevailed with respect to pheasants, viz:— October 26th, 27th and 28th. The regulation in effect provided a bag limit of four birds per day in the case of quail.

DUCKS:— The various species of wild ducks which are available in Ontario during the open season which occurs during the southerly migration of these birds in the fall of the year were reported to be quite plentiful in many sections of the Province, though there are some areas, particularly in Northern Ontario in which such favourable conditions do not prevail. The hunting provided by this species of waterfowl represents a substantial measure of enjoyment to the sportsman who is interested in this division of our wild-life. The regulations which govern are provided by the Federal Government under the provisions of the Migratory Birds Convention Act. The complete protection of a close season throughout the year was continued in the case of wood duck, while the hunting of eider duck was permitted, as in past years, only north of the Quebec-Cochrane-Winnipeg line of the Canadian National Railway from September 15th to November 15th. The only change in the regulations which apply was in respect to the period of the open season which was extended five days throughout the Province, and in the northern division the season closed on December 5th instead of November 30th as had been previously provided, while in the southern division the season closed on December 15th instead of December 10th.

GEESE:— Favourable shooting conditions with respect to this species do not prevail to any great extent in Ontario. Generally speaking such conditions exist only in the extreme northerly portion of the Province, along the western shore of James Bay, the southerly extension of Hudson's Bay, and in two or three counties in the southwestern peninsula. They are observed in scattered areas during the periods of migration, but in such cases they offer little or no attraction to hunters.

The period of open season which is provided is similar to that which is in effect in the case of ducks as is related in these comments on the last mentioned species with the exception that in the counties of Essex, Kent and Elgin the open season was from November 1st to January 10th, an extension of eight days over the season which previously existed and which ended on January 2nd.

The species Brant are provided the protection of a complete closed season throughout the year.

WOODCOCK:— General conditions as they apply to this species of game bird are not too satisfactory. They are reported to exist in various portions of Ontario, but except in some scattered sections they are not sufficiently plentiful to encourage hunters to participate in such hunting as is provided under the Migratory Bird Regulations.

In 1944 the open season on woodcock extended from October 1st to 31st, and the regulations which governed specified a bag limit of eight per day and a seasonal bag limit of one hundred birds.

SNIPE:— Conditions somewhat similar to those which prevail in connection with woodcock are evident with respect to snipe. There are some sections in which they provide desirable sport, but generally speaking they are not too plentiful.

The open season extended from September 15th to November 15th in the northern division and from October 1st to November 30th in the southern division. The bag limits were reduced considerably in 1944, the daily limit being decreased from twenty to eight, and the seasonal limit decreased from two hundred to fifty.

PLOVER:— Reports from field offices indicate that while these birds may be found in most parts of the Province, they are not at all plentiful except in a few widely separated counties, and the protection of an entire close season as is provided under the Migratory Birds Convention Act is justified by these conditions. There are some areas in which improvement has been observed, though such increase is in no way general nor too noticeable.

FUR-BEARING ANIMALS

Following is a summary of the conditions which apply throughout the Province to the various species of fur-bearing animals which are known to exist here, and which remarks are based on the reports submitted by members of the Field Service staff of the Department:—

BEAVER:— These animals continue to provide a good proportion of the financial returns accruing to trappers from their trapping operations. Conditions as they apply to this species continue to be quite favourable in many sections and more particularly in the remoter areas in which circumstances suitable to their propagation and increase prevail. Such suitable circumstances are undoubtedly augmented by the intensive efforts put forth by members of the enforcement service commensurate with their other duties, to secure as strict observance as they possibly can of the provisions of the Game and Fisheries Act established for the protection and development of this very desirable fur-bearer. There are, of course, many portions of the Province in which such favourable conditions with regard to numbers do not exist, and in these sections they are rigidly protected and an entire close season prevails.

The following open seasons were provided during the year 1944:

(a) Throughout Northern Ontario (except the District of Rainy River and that portion of the District of Kenora lying south of the main transcontinental line of the Canadian National Railway), and in the districts of Parry Sound, Muskoka, and Nipissing (South), the counties of Haliburton, Lanark and Renfrew, and those portions of Hastings, Lennox, and Addington and Frontenac lying north of number 7 Highway.

Trappers were allowed to take not more than ten beaver during this open season, and while the territory in which this open season prevailed was not as extensive as that in which such open season was provided in the previous year the catch of beaver in 1944 exceeded by approximately 6,000 the catch of the previous year.

(b) In the county of Grey and in the townships of Orillia and Matchedash in the county of Simcoe, under the following conditions, viz: that trapping operations for beaver would be restricted to licensed trappers and farmers residing in the respective areas; that each trapper or farmer should take not more than ten beaver during such open season, and that such pelts as were taken were to be forwarded to the Department for disposal by us on behalf of the respective trappers concerned.

The period of open season in each instance extended from December 1st to 21st.

It has been revealed by Departmental records that there were some 38,070 pelts taken during these periods of open season, an increase of practically fifteen per cent over the catch recorded during the season in the previous year.

It is computed that these pelts had a value to the trappers of some $1,366,713.00, which is in excess of twenty-five per cent of the total value of the entire fur catch taken during the fiscal year 1944-45.

FISHER:— Very few of these animals are trapped during the season which extends from November 1st to February 28th, and while there was an increase in the number taken during the 1944-45 season as compared with the number taken in the previous season, reports from officers show that any improvement in the case of this species is very restricted and confined to scattered localities.

FOX:— This species continues to be quite plentiful in practically every section of the Province and they are not only causing considerable damage to domestic poultry flocks but they are also responsible for some of the decrease reported among certain species of game birds. Several township councils have provided by-laws under the authority of which such municipalities pay bounties under certain conditions on foxes killed within the boundaries of the respective townships. This extreme prevalence of foxes resulted in the Department continuing the arrangement which relaxed the legislation which provided the protection of a close season on these animals in the counties of Brant, Durham, Elgin, Essex, Haldimand, Halton, Huron, Kent, Lambton, Lincoln, Middlesex, Norfolk, Northumberland, Oxford, Peel, Perth, Prince Edward, Waterloo, Welland, Wellington, Wentworth and York. In these counties it was also provided that dogs could be used for the hunting of foxes without permit, as is required by existing provisions of the Game and Fisheries Act. As is indicated further on in this report there were 43,185 red foxes taken during 1944-45 which was a decrease of more than 10,000 as compared with the number which was taken in the previous year.

LYNX:— These animals continue to be extremely scarce throughout the Province, and they are practically non-existent in southern Ontario. There are no reports to indicate they are increasing anywhere in the Province, although there was an increase in the number taken during the year under review.

MARTEN:— The conditions applicable to marten are somewhat similar to those reported in connection with fisher and lynx. This species is extremely scarce throughout the entire area, and they are practically extinct in the southern portion of the Province. As in the case of fisher, the season in this case extends from November 1st to February 28th. Trappers take but a limited number of marten during the season, though there was a slight increase in 1944-45.

MINK:— This species continues to be fairly plentiful and is available in many sections of Ontario. The open season which prevails extends from November 1st to February 28th. It is one of the more desirable species of fur-bearing animal available to trappers. Returns compiled in the Department show that between fifteen and twenty per cent of the total amount received by trappers from their entire fur catch of 1944-45 was derived from the sale of mink. The catch of mink for the year under review decreased seventeen per cent in comparison with that of the previous year.

MUSKRAT:—General conditions with reference to muskrat continue to be quite favourable in practically every section of the Province and the revenue earned by trappers from the sale of these pelts constitutes their principal source of income. It has been estimated that 38 per cent of the total value of the entire fur catch in 1944-45 was attributable to the sale of muskrats. The 1944-45 catch exceeded by approximately 100,000 pelts the number which was taken in 1943-44.

The open season which is in effect is provided annually by regulation to coincide as far as possible with suitable weather conditions in the various sections. In the past the periods of this open season have been omitted from this report for the reason that in many instances the season commences in one fiscal period and terminates in the succeeding fiscal period. However, it may be desirable for purposes of record to incorporate in this report details of such open season, and to inaugurate this decision this open season which prevailed in 1944 will be recorded.

	Period of Open Season	
County or District	**From**	**To**
Brant	March 10th	April 22nd
Bruce	April 1st	May 1st
Carleton	April 1st	May 5th
Dufferin	March 10th	April 26th
Dundas	March 10th	May 1st
Durham	March 10th	May 1st
Elgin	March 1st	April 5th
Essex	March 1st	April 5th
(X) Frontenac (S)	March 10th	May 1st
(X) Frontenac (N)	April 1st	May 5th
Glengarry	March 10th	May 1st
Grenville	March 10th	May 1st
Grey	April 1st	May 1st
Haldimand	March 1st	April 5th
Haliburton	April 1st	May 10th
Halton	March 10th	April 26th
(X) Hastings (S)	March 10th	May 1st
(X) Hastings (N)	April 1st	May 5th
Huron	March 10th	April 26th
Kent	March 1st	April 5th
Lambton	March 10th	April 22nd
Lanark	April 1st	May 5th
Leeds	March 10th	May 1st
(X) Lennox and Addington (S)	March 10th	May 1st
(X) Lennox and Addington (N)	April 1st	May 5th

County or District	Period of Open Season From	To
Lincoln	March 10th	April 22nd
Middlesex	March 10th	April 22nd
Muskoka	April 1st	May 10th
(X) Nipissing (S)	April 1st	May 10th
Norfolk	March 1st	April 5th
Northumberland	March 10th	May 1st
(X) Ontario (S)	March 10th	May 1st
(X) Ontario (N)	April 1st	May 5th
Oxford	March 10th	April 22nd
Parry Sound	April 1st	May 10th
Peel	March 10th	April 26th
Perth	March 10th	April 26th
(X) Peterborough (S)	March 10th	May 1st
(X) Peterborough (N)	April 1st	May 5th
Prescott	April 1st	May 5th
Prince Edward	March 10th	May 1st
Renfrew	April 1st	May 10th
Russell	April 1st	May 5th
(X) Simcoe (S)	March 10th	April 26th
(X) Simcoe (N)	April 1st	May 1st
Stormont	March 10th	May 1st
(X) Victoria (S)	March 10th	May 1st
(X) Victoria (N)	April 1st	May 1st
Waterloo	March 10th	April 26th
Welland	March 1st	April 5th
Wellington	March 10th	April 26th
Wentworth	March 10th	April 22nd
York	March 10th	April 26th
Algoma	April 21st	May 21st
Cochrane	April 21st	May 21st
Kenora	April 21st	May 21st
Manitoulin	April 21st	May 21st
(X) Nipissing (N)	April 21st	May 21st
Patricia	April 21st	May 21st
Rainy River	April 21st	May 21st
Sudbury	April 21st	May 21st
Temiskaming	April 21st	May 21st
Thunder Bay	April 21st	May 21st

(X)—The dividing lines between the northern and southern areas in these counties and districts are as follows:

Highway No. 7 in the counties of Frontenac, Hastings, Lennox and Addington, Peterborough and Victoria.

The Mattawa River in the district of Nipissing.

The north boundary of the townships of Brock and Scott in the county of Ontario.

The north boundary of the townships of Tossorontio, Essa and Innisfil in the county of Simcoe.

OTTER:—These animals are extinct in many of the southern Ontario counties, and conditions in the areas in which they do exist are not very favourable. The number trapped during the year shows an increase, but they do not provide any important portion of the revenue received by trappers in general. The period of open season extends from November 1st to February 28th.

RACCOON:—It is only in that part of Ontario south of the French and Mattawa Rivers that these animals are found. The pelts of this species are not in great demand. Conditions which apply to the prevalence of raccoon remained about the same and while the total catch showed a decline during the year it was better than the average catch over the previous five years. The open season for the taking of raccoon extends from November 1st to December 31st.

SKUNK:—As in the case of raccoon, these pelts are not in great demand, and the prices paid for them do not encourage trappers in their attempts to take these animals. They are quite plentiful in practically every section of the province, though there was a considerable decline in the catch during 1944-45 in comparison with that of the previous year.

WEASEL:—Conditions with reference to weasel are variable, and though they are plentiful in many counties and districts the value of their pelts is not sufficient to encourage intensive operations for the trapping of this species. The catch during 1944-45 was about normal though somewhat decreased.

The following is a comparative table showing the numbers of pelts of the several varieties of fur-bearing animals taken in Ontario, and which were either exported or dressed, during the fiscal year 1944-45, as well as figures for the three preceding years.

	1941—42	1942—43	1943—44	1944—45
Bear	384	288	269	306
Beaver	25,197	24,194	32,266	38,070
Fisher	884	691	1,035	1,219
Fox (Cross)	1,780	2,649	4,350	3,691
Fox (Red)	32,215	31,297	53,205	43,185
Fox (Silver or Black)	206	265	499	449
Fox (White)	114	185	33	22
Lynx	537	552	646	938
Marten	1,652	1,417	1,610	1,701
Mink	63,996	60,331	52,289	43,098
Muskrat	722,387	642,810	683.450	782,220
Otter	3,880	3,557	3,964	4,650
Raccoon	13,499	13,420	20,664	17,381
Skunk	94,656	48,337	79,298	45,117
Weasel	80,776	62.553	67,461	62,859

Again trappers experienced a highly successful season, both from the standpoint of the numbers of pelts which were taken by them and their financial returns received from the sale of these pelts. The average price of fur declined somewhat during this period, but notwithstanding this decline it has been estimated that the value of the fur trapped in Ontario and disposed of in the fiscal year under review amounted in all to a total of $5,138,126.68. As has been mentioned previously the principal pelts contributing to this sum were muskrat—$1,955,550.00, beaver—$1,366,713.00, mink—$933,933.66 and red fox—$302,295.00.

In addition Departmental records show that during this fiscal year licensed fur farmers as a result of their activities marketed the pelts of 22,085 silver and black foxes, 1,312 blue foxes and 76 cross foxes, and in addition the pelts of 58,539 mink, all of which had an estimated value of $1,852,084.49, which was aproximately the same amount as that received during the previous year .

It will therefore be observed that the fur produced and sold by trappers and licensed fur farmers in the fiscal year under review was marketed for a total sum of $6,990,211.17.

FUR FARMING

While wartime problems continued to beset the fur breeder, and the future market for raw furs was somewhat uncertain, there was sufficient demand to maintain prices at a level commensurate with the rising cost of operation. The industry continued on practically the same scale as in the previous year. 1220 fur farmers' licenses were issued during the year 1944 — 1091 renewals and 129 new licenses.

THE FOLLOWING IS A SUMMARY OF THE BREEDING STOCK ON LICENSED FUR FARMS AS AT JANUARY 1st

	1942	1943	1944	1945
Beaver	18	21	23	44
Fisher	16	15	12	14
Cross Fox	112	68	58	64
Red Fox	73	96	123	106
Silver Black Fox	15,630	12,901	12,114	11,238
Blue Fox	644	595	838	955
Platinum Fox	X	125	729	1,514
White Marked Fox	X	1,379	2,030	2,629
Lynx	2	2	0	2
Marten	19	15	20	17
Mink	38,650	29,345	33,971	36,912
Muskrat	119	52	0	26
Raccoon	124	121	155	128
Skunk	5	2	0	1

FUR FARMS IN ONTARIO

For the Year 1944 by County or District

County or District.	1944	County or District.	1944	County or District.	1944
Algoma	16	Kenora	22	Prescott	7
Brant	8	Kent	20	Prince Edward	6
Bruce	48	Lambton	13	Rainy River	22
Carleton	24	Lanark	81	Renfrew	55
Cochrane	7	Leeds	15	Russell	6
Dufferin	4	Lincoln	7	Simcoe	74
Dundas	4	Manitoulin	15	Stormont	5
Durham	5	Muskoka	8	Sudbury	8
Elgin	8	Middlesex	44	Timiskaming	11
Essex	14	Nipissing	4	Thunder Bay	73
Frontenac	21	Northumberland	3	Victoria	17
Glengarry	4	Ontario	28	Waterloo	43
Grenville	8	Oxford	20	Welland	6
Grey	78	Norfolk	10	Wellington	24
Haldimand	19	Parry Sound	14	Wentworth	29
Halton	24	Peel	16	York	112
Hastings	8	Perth	41		
Huron	56	Peterboro	5		1,220

WOLF BOUNTIES

The following is a comparative statement showing annual wolf bounty statistics for a period of five years ending with the fiscal year 1944-1945.

Period	Timber	Brush	Pups	Total	Bounty & Expenses
For year ending Mar. 31, 1941	738	400	8	1,146	$16,477.43
For year ending Mar. 31, 1942	1,199	577	37	1,813	40,593.77
For year ending Mar. 31, 1943	935	497	32	1,464	33,606.62
For year ending Mar. 31, 1944	1,302	731	32	2,065	46,545.75
For year ending Mar. 31, 1945	1,321	665	12	1,998	45,993.58

WOLF BOUNTY

Pursuant to the provisions of the Wolf Bounty Act, the continued destruction of wolves was encouraged at prevailing rates of bounty, $25.00 on an adult timber or brush wolf, and $5.00 on a pup under 3 months of age.

It is noted from Department records that more wolves were taken during each of the last two fiscal years than in any year since 1937. This is indicative of the increase in the wolf population and that favourable weather conditions during the winter months are an important factor in the hunting and destruction of predators.

WOLVES KILLED

WOLF BOUNTY CLAIMS

Fiscal Year Ending March 31st, 1945

The following table indicates the total number of wolves killed in each of the Counties and District and in respect of which applications for payment of bounty were submitted.

County	Number of Timber	Number of Brush	Number of Pups	Total Wolves
Brant	0	1	0	1
Bruce	8	21	0	29
Carleton	0	8	0	8
Durham	0	2	0	2
Essex		1	0	1
Frontenac	11	19	0	30
Grenville		1	0	1
Grey		2	0	2
Hastings	26	4	0	30
Huron	4	0	0	4
Kent	0	1	0	1
Lambton	0	9	4	13
Lanark	8	4	0	12
Leeds	2	0	0	2
Lennox & Add.	10	8	0	18
Norfolk	0	4	0	4
Northumberland	0	1	0	1
Peterborough	6	0	0	6
Renfrew	26	12	0	38

Simcoe	15	5	0	20
Victoria	0	22	0	22
Wellington	0	1	0	1
York	0	10		10
TOTAL COUNTIES	116	136	4	256
DISTRICTS				
Algoma	64	71	6	141
Cochrane	28	0	0	28
Haliburton	20	1	0	21
Kenora	311	113	0	424
Manitoulin	33	91	0	124
Muskoka	26	2	0	28
Nipissing	83	24	0	107
Parry Sound	55	4	0	59
Patricia	128	17	0	145
Rainy River	140	83	2	225
Sudbury	108	69	0	177
Temiskaming	20	0	0	20
Thunder Bay	191	56	0	247
TOTAL DISTRICTS	1,207	531	8	1,746
Grand Total	1,323	667	12	2,002

The Department continued the practice instituted on November 1st 1942, of giving to the Seaman's Fur Vest War Project, the wolf pelts submitted in support of applications for payment of bounty. These pelts were manufactured into fur vests by volunteer workers and were made available to personnel of the Naval Service and Merchant Marine.

BEAR BOUNTY

The payment of bounty to control the population of bears was continued. The regulations provided for a bounty of $10.00 on bears killed between April 15th and November 30th by a bona fide resident of a township, located in certain counties and districts, and of which 25% of the total area was devoted to agriculture.

The Department received 774 applications for bounty on 910 bears killed during the period covered by this report. Payment of 26 of these claims involving 31 bears, was disallowed however, due principally to the fact that 25% of the total area of the township in which the bears were killed, was not devoted to agriculture. The total bounty paid therefore, was $8,790.00 for 879 bears.

County or District	
Algoma	37
Cochrane	166
Kenora	27
Manitoulin	7
Muskoka	18
Nipissing	92
Parry Sound	81

Rainy River	84
Sudbury	66
Thunder Bay	10
Temiskaming	177
Haliburton	15
Bruce	5
Frontenac	7
Hastings	46
Lennox & Addington	10
Peterborough	6
Renfrew	54
Victoria	2
Total	910

TOURIST OUTFITTERS

While travel restrictions and similar unfavorable conditions curtailed the volume of tourist traffic and many camps could not operate at full capacity during the season, most of the camp operators renewed their licenses in 1944. Five hundred and sixty Tourist Outfitters' Camp Licenses were issued during the period covered by this report, an increase of twenty-one, as compared with such licenses issued during the previous year.

There was considerable interest in post war expansion. Ninety-three applications for permits to establish camps were considered, of which fifty-five were granted. Twenty-one were refused and seventeen were in abeyance at March 31st., 1945. Ten new camps were completed and licensed during the year.

Details regarding location of the camps licensed to operate during the year, are as follows: —

Algoma	77
Cochrane	7
Kenora	137
Manitoulin	48
Nipissing	76
Parry Sound	104
Patricia	1
Rainy River	28
Renfrew	12
Sudbury	48
Timiskaming	5
Thunder Bay	17
Total	560

CROWN GAME PRESERVES

This phase of the Department's conservation work is an important factor in the development and perpetuation of the wild-life of the Province. In the northern part of Ontario much of the sanctuary reserved for game is contained within Crown Lands. These are mostly bush lands,—sometimes wild and frequently inaccessible,—providing a natural environment and offering food and cover under the best possible conditions. While these areas are quite extensive every effort is made to protect them against poachers, field officers making frequent patrols into and around the various preserves. Wild-life development within these areas has been very satisfactory while adjacent territory has benefited from the overflow.

In the southern part of the Province, where the lands are mostly privately owned and largely of an agricultural nature, there is a considerable number of small sanctuaries, serving a useful purpose in the protection and development of upland game birds and animals. These areas have been set aside with the cooperation of the landowners who are for the most part vigilant in protecting any game which may be found on their lands.

No additions to these Crown Game Preserves have been made during the period under review.

LEGISLATION AND REGULATIONS

Amendments to the Game and Fisheries Act were provided during 1944 as follows:—

(a) Provision to establish fur royalties by regulation;

(b) Extending the southerly boundary of division (b) for the purposes of hunting deer and moose therein. Additional townships formerly located in division (c) were included in division (b) by this amendment;

(c) Adding the counties of Durham, Northumberland, Prince Edward, the township of Howe Island, the township of Cambridge, the townships of Scott and Brock and all townships south thereof in the county of Ontario to the areas in which the hunting of deer is prohibited at all times;

(d) Establishing portions of the district of Parry Sound and the district of Nipissing south of the Ottawa and Mattawa Rivers as a separate division for the hunting of deer, and providing for the open season for such purpose therein;

(e) A later open season for deer in that portion of southern Ontario defined as division (ddd);

(f) Including farmers' sons in the exemption provided in subsection 4 of Section 10 (gun licenses) when hunting on such farmers' lands;

(g) Clarification of the provisions of subsection 3 of Section 15 relating to tourist outfitters;

(h) Extending the provision which requires possession of licenses to sell nets, to include in addition to gill nets, hoop nets, pound nets and seine nets.

(i) Extension of the spring open season for bear, to extend from April 1st to June 15th.

(j) Prohibiting the owners of greyhounds to pursue game or run at large on Sundays; and prohibiting the owners of dogs from permitting such dogs to molest game birds or disturb their nests during the months of April, May, June or July, except during approved field trials;

(k) Prohibiting the possession of artificial lights at night by persons in possession of fire-arms capable of killing deer or moose;

(l) Adding the counties of Halton, Northumberland and Ontario to those counties in which the use of snares is prohibited at all times;

(m) Adding the counties of Lincoln, Wentworth and York to those counties in which there is a bag limit of six cotton-tail rabbits per day; and prohibiting the sale of such rabbits in these counties;

(n) Prohibiting the discharge of any fire-arm from or across the King's Highway; and

(o) Authorizing the export by non-resident hunters of "additional small game animals and birds not in excess of the numbers authorized to be killed or taken by this Act (Game and Fisheries Act) or the regulations in respect of which special open seasons may be provided."

Amendments to the Special Fishery Regulations for the Province of Ontario in 1944 were as follows:

(a) The open season for black bass and maskinonge in all the waters of Lake Erie was changed to extend from June 25th to December 15th; and

(b) The open season for black bass and maskinonge in the waters of the River St. Lawrence was changed to extend from June 16th to October 15th.

Amendments to the Migratory Bird Regulations were in accordance with the details as outlined in the reference to ducks, geese and snipe previously recorded in this report.

ENFORCEMENT

This Department is responsible for the administration throughout Ontario of The Game and Fisheries Act and the regulations which may be provided thereunder, as well as The Special Fishery Regulations for the Province of Ontario provided by the Federal Government under The Fisheries Act (Canada), The Migratory Birds Convention Act, insofar as the regulations apply in Ontario, and The Wolf Bounty Act.

For the enforcement of this legislation the Department maintains a staff of Game and Fisheries Overseers whose services are augmented at different periods of the year, but principally during the period of the Spring Fish spawning season, by additional seasonal overseers. In addition members of the Ontario Provincial Police force co-operate with our regular officers to secure better observance of the various provisions of these legislative enactments and regulations.

The work of enforcement is also assisted by the efforts and co-operation of the hundreds of Deputy Game and Fishery Wardens who annually apply for such appointments. This co-operation with the regular Overseers by these Deputy Game Wardens is provided without expense to the public and serves a very useful purpose. It is more than probable that the services rendered by these honorary officers are generally speaking not to the extent of making seizures and prosecuting those who have been apprehended violating the provisions of the legislation with the enforcement of which we are charged, but rather for the purpose of advising and drawing to the attention of those who might be contemplating such violations the importunities which might result, and thus they act principally in a preventive rather than an enforcement capacity. They undoubtedly render good service on behalf of the general public, and it would be difficult to estimate the value of the assistance which is thus voluntarily provided.

In the performance of their duties enforcement officers did apprehend offenders on many occasions, and in such cases this action was followed by the seizure of equipment which was being employed in connection with the violations so witnessed. During the period of the fiscal year under review there were 1,247 cases in which seizures were made from such offenders. These seizures were the result of action provided by Game and Fisheries Overseers in 1146 cases, by Deputy Game and Fishery Wardens in 9 cases, by members of the Ontario Provincial Police Force in 25 cases, and by members of municipal police forces in 3 cases. In the remaining 64 cases the seizures resulted from action in which Overseers, Deputy Game Wardens and Provincial Police constables co-operated with each other.

The following is a summary of the articles which were placed under seizure in these actions, —

Live Animals and Birds	in 2 cases.
Birds, game animals and meat	in 142 cases.
Fire-arms and Ammunition	in 389 cases.
Fish	in 209 cases.
Nets and Fishing Equipment	in 140 cases.
Angling Equipment	in 152 cases.
Pelts and Hides	in 256 cases.
Traps and Trapping Equipment	in 154 cases.
Canoes, row-boats and motor-boats	in 14 cases.
Outboard Motors	in 9 cases.
Motor Vehicles	in 4 cases.
Flashlights and lanterns	in 25 cases.
Spears	in 49 cases.
Miscellaneous Articles	in 46 cases.

While the combined total of these various articles exceeds 1,247, the actual number of seizures made during the year, the discrepancy is accounted for by the fact that there are many seizures made in which articles in more than one of these classifications are included, such as fire-arms and game, traps and pelts, fishing tackle and fish, and in all the cases in which water-craft, outboard motors and motor vehicles are involved articles in other classifications would be included.

Departmental records disclose the fact that the fire-arms which were seized in these cases consisted of 177 small calibre fire-arms such as .22's and .25's, 95 larger calibre rifles, 1 revolver, 7 air guns, 58 single-barrel shot-guns, 69 double-barrel shot-guns, 18 repeater shot guns, and 1 automatic shot gun.

Details of confiscated pelts of fur-bearing animals are as follows:

Beaver	468
Fox	94
Lynx	1
Marten	2
Mink	71
Muskrat	382
Otter	56
Raccoon	64
Skunk	34
Squirrel	46
Weasel	31
Deer and Moose Hides	64

Charges were laid and subsequent prosecutions were undertaken in 1,085 cases in which violations of the Game and Fisheries Act and the various Regulations were involved. Following these charges and prosecutions convictions were registered and penalties imposed by the presiding magistrates in 1,034 of these cases. The charges were dismissed, principally for lack of supporting evidence, in 44 cases. In 6 cases the charges were withdrawn previous to the trial and in one case the defendant received a warning.

In connection with the 1,034 convictions which were registered, the charges were laid by Game and Fisheries Overseers in 1,005 cases, by Provincial Constables in 21 cases, and in the remaining 8 cases the charges followed information laid jointly by Overseers and Provincial Constables.

In connection with the 44 cases in which the charges were dismissed the information was laid in 42 of these cases by Game and Fisheries Overseers, in one case by Provincial Constable and in the one remaining case jointly by Game and Fisheries Overseers and Provincial Constables.

Game and Fisheries Overseers were responsible for the 6 actions in which the charges were withdrawn, and were also responsible for the one action in which the defendant was warned.

REPORT OF THE FISH CULTURE BRANCH

Fish culture may be defined as any procedure for increasing the stock of fish. One of the procedures used extensively in Ontario, is the planting of hatchery raised fish. In the majority of cases this procedure is a supplement and not a substitute for nature's means of replenishment.

A study of the complex series of events which occur from the time the fish egg is fertilized until the end product, the fish, reaches sexual maturity discloses useful facts for developing advantageous procedures in fish culture. For example, fundamental fish culture research may result in the establishment of important principles governing successful planting.

During the year twenty-seven hatcheries and rearing stations were operated. In keeping with prevailing wartime restrictions, no new plants were established. The introduction to the report of the Fish Culture Branch for the year 1943-1944, contains information on the classification of the hatcheries and rearing stations, and the kinds and sizes of the fish cultured. Since this classification is substantially the same for this year it is unnecessary to report the details of it here.

THE CULTURE AND DISTRIBUTION OF FISH

Speckled Trout:

The distribution of speckled trout during the year was approximately as follows:

2,877,000	yearlings
493,840	fingerlings
4,360	adults

It is not the policy of the Department to plant fingerlings (under-yearlings) unless the accommodation at our rearing stations is taxed beyond their proper capacities. On account of crowded conditions at Chatsworth, Sault Ste. Marie, Dorion and Hill Lake, distribution was required until crowded conditions were alleviated.

Brown Trout:

The department is careful to avoid planting brown trout in streams that continue to support native speckled trout satisfactorily, or in streams that may be susceptible to improvement for the latter. The distribution of brown trout is confined to streams where there is scant possibility of their rehabilitation for speckled trout on a practical basis; the lower reaches of a number of streams cut off by dams from the upper reaches, where speckled trout still thrive, have been stocked with browns advantageously.

Planting of browns in suitable streams continues to yield fruitful results. During the year, the Department received many reports of excellent catches from waters which were previously barren of speckled trout, due largely to temperatures unsuitable for them.

Approximately 331,000 yearlings were planted this year, an increase of 90 per cent over the previous year's distribution.

Rainbow Trout:

(a) Steelhead:

It has long been recognized that steelhead rainbow have a tendency to migrate from streams in which they have been planted to larger waters such as the Great Lakes during their second year or when they are about a foot in length. On reaching sexual maturity, they ascend streams in spring and leave again after the completion of spawning. Hence they are available to anglers for only a short time, and consequently comparatively few are found in the fisherman's creel.

It is only in the larger rivers and lakes that rainbow trout are normally found, except during their immature stages. The St. Mary's, the Pine and certain of the larger parts of the Nottawasaga are examples of rivers in which rainbows remain throughout the year. They have survived chiefly in larger lakes, Superior, Georgian Bay and Lake Simcoe, which they inhabit for the most part, as adults.

Distribution was confined with few exceptions to the larger tumultuous rivers flowing into Georgian Bay and Lake Superior, and larger rivers and lakes of Southern Ontario where successful planting has been indicated.

Approximately 32,200 fingerlings and 4,000 yearlings were planted during the year.

(b) Kamloops Trout:

The monthly bulletin of the Department, February, 1946, vol. 1, No. 4, contains a detailed account of the life history, culture, and planting of Kamloops trout in provincial waters. As mentioned in the Annual Report 1943-44, many of our domesticated adult stock of Kamloops trout have not spawned satisfactorily within recent years. Consequently, until eggs can be secured from the stock that is being reared at Chatsworth Trout Rearing Station, the distribution of this species will be limited. Notwithstanding this difficulty, a distribution of 7,200 yearlings was carried out this year; this is a 44 per cent increase over plantings of the preceding year.

Lake Trout:

The collection of lake trout eggs in the fall of 1943 was 20 per cent lower than that of the fall of 1942. This was reflected in the distribution in 1944 which was 21 per cent lower than that of 1943. In addition to this distribution, 44,000 yearling lake trout were planted.

Steps are being taken by the Department to ascertain the factors responsible for the decline, with a view to providing a remedy.

Atlantic Salmon:

"Nearly 30,000 salmon of Miramichi stock obtained from the Dominion Department of Fisheries, hatched at Glenora, and fed at the Waring Creek Rearing Station for about 34 days, were planted on June 20, 21 and 22, 1944, in Duffin Creek above Pickering by the Ontario Department of Game and Fisheries with the co-operation of members of the staff of the Ontario Fisheries Research Laboratory. The plan followed was based upon the experience of the Fisheries Research Board on the Petitcodiac River, N B., and involved distributing the fish along the streams of the system in numbers related to estimated holding capacity for yearlings. A total of 54,890 yards were planted. Neither the large, lowest waters nor for the most part the small uppermost waters were included, but the distribution covered a large part of the two main branches of the system and their tributary streams.

Hand-seinings (one man) made by myself in July, August and September, and by Dr. Huntsman in October, by which time the fish were from 5.7 cm. (2.2 in.) long in the coldest water to 11 cm. (4.3 in.) in the better waters, showed that some salmon survived in all the tributaries and in the upper parts of the two main streams, but in only two places were they found elsewhere. Most were in cool clear waters with constant, moderate flow, which were apt to be noted for trout. Some correlation is seen between disappearance of salmon (from the main stream) and heavy floods with very much sediment, which alter the stream bed, forcing the fish to shift their locations, and reducing the available food supply. Also salmon survival seems correlated with few minnows and rainbow darters. The salmon were found as a rule in from 6 to 12 inches of water, at somewhat intermediate temperatures, over clean, coarse gravel, or in relation to such cover as stones, boulders, etc. and in partial shade rather than dense woods or open to full sky. By mid-October, from none to nearly a third of the number planted were found in various parts of the streams examined, but the proportion of those present that would be caught in the seining was unknown." (D. M. Britton).

Whitefish:

The distribution of whitefish was 30 per cent less than that of the preceding year.

The collection of whitefish eggs in the fall of 1943 was 23 per cent less than the collection in 1942. This decrease was noticeable on all the spawning areas where collections were made. Likewise the distribution of whitefish in 1944 was 30 per cent less than that of 1943.

Herring:

The total collection of herring spawn and the percentage fertility of the eggs taken varies considerably from year to year. It is probable, although there is no documented evidence that can be cited as proof, that in both cases weather conditions may be largely responsible.

The collection made in the fall of 1943 was somewhat smaller than that of 1942, and the loss due to infertility was very much higher. Consequently, the distribution in 1944 was considerably less than that of 1943.

Yellow Pickerel:

The number of yellow pickerel eyed eggs and fry planted this year was substantially the same as last year, namely, a 2.8 per cent increase in 1944 over that of 1943.

Small-mouth Black Bass:

The number of small-mouth black bass fry planted was greatly in excess of that of the preceding year, namely a 300 per cent increase. The production of fingerlings was increased by 69 per cent. There was also a substantial increase in the number of yearling and adult bass planted.

Large-mouth Black Bass:

As formerly, one pond was operated for the propagation of large-mouth black bass; the production being 130,000 fry and 14,600 fingerlings.

Perch:

The production of perch fry was approximately the same as that of the preceding year.

Maskinonge:

The distribution of maskinonge fry and fingerlings was 130 per cent and 37 per cent higher, respectively, than in 1943.

CLOSED WATERS

In addition to the waters already closed for the natural protection and propagation of fish the following were closed during the period April 1, 1944 and March 31, 1945.

ADAM LAKE
Located in unorganized territory north of Clay Lake, and between Fluke Lake and Segise Lake, District of Kenora.

BENORIS LAKE
Located on Lot 25, Concessions 8, 9 and 10, Township of Harcourt, District of Haliburton.

FISHTAIL LAKE
Located on Lots 10 and 15, Concessions 8 and 9, Township of Harcourt, District of Haliburton.

HARVEY or NOGIES CREEK (Part)
Located on Lot 10, Concession 2, Township of Galway and Lot 28, Concession 17, Township of Harvey, County of Peterborough.

KINGSCOTE LAKE
Located in the Township of Harcourt, District of Haliburton.

MASKINONGE CREEK flowing from Maskinonge Lake; Little Vermillion Lake, (Part) and Maskinonge Lake (Part)
Located on Lot 12, Concession 5, and Lot 8, Concession 6, respectively, Township of Pickerel, District of Kenora.

McMILLAN CREEK
Located on Lot 33, Concession 6; Lot 34, Concession 6; Lot 25, Concession 6, Township of McKillop, Lot 1, Concession 6; Lot 2, Concession 6; Lots 2, 3, 4, 5, 6, 7, Concession 5, and Lot 7, Concession 4, Township of Hullett, County of Huron.

NASH'S CREEK or HOASIE'S CREEK
Located on Lots 26 and 27, Concession 1, Township of Williamsburg,

County of Dundas.

SILVER CREEK

Located on Lot 22, Concession 2; Lot 21, Concession 2; W.H. Lot 21, Concession 1, Lot 22, Concession 1, Lot 23, Concession 1, Township of McKillop, and Lot 9, Concession 1, Township of Tuckersmith, County of Huron.

Part of Little Thessalon or Bridgland River located between what is known as **RESERVE DAM** and McCREIGHT'S DAM, both in Township of Kirkwood, Algoma District.

BIOLOGICAL SURVEYS

Biological surveys were conducted on —
Twelve Mile Creek, Lincoln County;
Welland River and Canal, Welland County;
Walker's Pond, Middlesex County, and
Belwood Lake, Wellington County.

The Grand River was examined near Dunnville regarding the need for fishways in order that pickerel might have access to the reaches of the river above the dams at Dunnville.

Streams in the vicinity of Caledon were studied as to their possibilities as hatchery sites.

The following waters were examined for evidence of pollution and for other causes of fish mortality.

1. River between Sturgeon Lake and Pigeon Lake at Bobcaygeon. Pollution by domestic sewage evident, but it had no noticeable effect on fish life.

2. Beardmore Creek at Acton — Tannery wastes.

3. Duffin's Creek near Pickering — Treated domestic sewage.

4. Sandy Lake, Peterborough County — Some fish mortality but the cause was not determined.

5. Grand River near Kitchener — Domestic and trade wastes.

6. Nith River near New Hamburg — Domestic Sewage.

7. Lake Ontario off Peel and Halton Counties — Persistent oil slick on the water in this area.

The Ontario Fisheries Research Laboratory of the Department of Zoology, University of Toronto continued the studies of fisheries in the Provincial parks and other waters of the Province. Financial assistance and cooperation making this work possible was received from the Ontario Department of Game and Fisheries, the National Committee on Fish Culture, the University of Toronto, and for work within the parks, the Ontario Department of Lands and Forests.

STOCKING, LAKE CLOSURE and CREEL CENSUS

The experimental stocking of selected lakes in Algonquin Park and the practice of alternate annual closure of Lakes were continued as in previous years as experiments in fish culture directed toward building up a good stock of both lake trout and speckled trout. The creel census was carried out in order to determine the efficacy of these two procedures.

Bioligical studies have been initiated in Lake Superior Provincial Park, Sibley Provincial Park and Quetico Provincial Park, in all of which the creel census has been used as a means of determining the present availability of stock of game fishes. More intensive biological studies have been carried out on the lakes and streams of both Quetico and Sibley Parks as a basis for a management policy to improve the game fishery.

Meetings of the Ontario and New York State fisheries biologists were held on two occasions during the year at Kingston, Ontario, for the purpose of planning studies on lake Ontario. Arising out of these conferences investigations of the plankton production, small-mouth black bass and whitefish were undertaken. The bass of the upper St. Lawrence river and adjacent Ontario waters were tagged in order to determine their movements throughout the year.

A special study of the whitefish was carried out to compare the effectiveness of natural reproduction with that of hatchery produced fry. In order to accomplish this, the hatchery raised fry are to be planted in alternate years and an analysis of the year class composition of fish in the commercial catch is to be carried out continuously so that the year class of whitefish arising from natural spawning only, and natural spawning supplemented by hatcheries may be measured.

In conjunction with this investigation the Ontario Department of Game and Fisheries have greatly improved the method of collecting statistics of catch from the commercial fishermen which constitutes an essential adjunct to the successful implementation of this research.

In view of the fact that the Atlantic salmon were formerly abundant in Lake Ontario and tributary streams where they are now completely lacking, an investigation has been undertaken in cooperation with the Ontario and Federal Departments of Fisheries to determine whether or not it may be possible to introduce this valuable species. This investigation includes, also, an analysis of the distribution of planted salmon fry and fingerlings along the course of Duffin Creek where the experiment is being carried out to determine conditions within the stream favourable or unfavourable for the planted fry.

The techniques and results of this study may be of the greatest importance as having a direct bearing upon the general practice of planting fry and fingerlings of any species in the waters of the Province.

Closely integrated with this investigation, studies are being made on the effect which sedimentation in the stream has upon invertebrate life constituting the food of the fishes living there.

ACKNOWLEDGEMENTS

In conclusion I desire to express general satisfaction with the services rendered by the various members of the Departmental staff, both in the Main Office and in the Field. They performed their duties in a conscientious manner, and were generally courteous in their contacts with the public with whom they had any dealing.

Local Fish and Game Protective Associations and the Northern Ontario Tourist Trade Association, as well as their various officers, have cooperated with the Department in our efforts to secure strict observance of the legislation provided for the protection of fish and game in the Province and in our work to further extend and develop conditions favourable to the possible improvement of the wildlife division of our natural resources, and it would be extremely difficult to estimate the value of the results of this co-operation. It is superfluous to add that this assistance has somewhat relieved the burdens of administration and it is very deeply appreciated.

Many other organizations and individuals have assisted with desirable advice and suggestions, and the efforts put forth by Municipal Councils and Controlling Organizations in the Townships included in the scheme of Regulated Game Preserve Areas have been of considerable advantage and benefit in bringing to this scheme the success it at present enjoys.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

D. J. Taylor
Deputy Minister of Game and Fisheries

APPENDIX NO. 1

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1, 1944, to March 31, 1945.

LARGE-MOUTHED BLACK BASS

FRY

Bruce	20,000
Muskoka	10,000
Nipissing	20,000
Parry Sound	15,000
Victoria	50,000
Waterloo	10,000
Wellington	5,000

FINGERLINGS

Brant	1,500
Lincoln	5,000
Middlesex	1,000
Oxford	500
Perth	1,600
Welland	5,000

YEARLINGS AND ADULTS

Oxford	51

SMALL-MOUTHED BLACK BASS

FRY

Algoma	35,000
Bruce	110,000
Elgin	30,000
Frontenac	6,000
Grey	10,000
Halton	40,000
Hastings	15,000
Huron	10,000
Lanark	14,000
Manitoulin	185,000
Muskoka	175,000
Nipissing	180,000
Ontario	10,000
Parry Sound	450,000
Peterborough	65,000
Simcoe	10,000
Sudbury	505,000
Victoria	90,000
Waterloo	60,000
Wellington	30,000

FINGERLINGS

Algoma	59,500
Brant	5,400
Carleton	2,500
Cochrane	1,200
Dundas	10,000
Frontenac	41,000
Grenville	7,000
Grey	16,000
Haliburton	15,000
Hastings	65,000
Huron	2,000
Kent	10,000
Lambton	10,000
Lanark	10,000
Leeds	63,000
Lennox	19,000
Lincoln	5,000
Manitoulin	85,300
Muskoka	3,300
Nipissing	10,100
Northumberland	11,500
Oxford	5,000
Parry Sound	17,100
Peel	2,000
Peterborough	13,600
Prince Edward	15,000
Renfrew	7,000
Russell	1,000
Simcoe	13,000
Stormont	10,000
Sudbury	32,400
Temiskaming	3,000
Thunder Bay	52,000
Victoria	8,500
Welland	5,000
Wellington	8,000
York	20,000

YEARLINGS AND ADULTS

Brant	172
Haliburton	250
Hastings	460
Manitoulin	476
Norfolk	100
Northumberland	20
Parry Sound	384
Perth	100
Peterborough	872

MASKINONGE

FRY

Dundas	15,000
Grenville	20,000

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1, 1944, to March 31, 1945

FRY (Continued)

Hastings	320,000
Leeds	10,000
Lennox-Addington	20,000
Nipissing	45,000
Muskoka	20,000
Northumberland	160,000
Ontario	10,000
Parry Sound	20,000
Peterborough	1,260,000
Prince Edward	80,000
Renfrew	10,000
Simcoe	25,000
Stormont	20,000
Sudbury	40,000
Victoria	630,000

FINGERLINGS

Hastings	400
Nipissing	300
Peterborough	1,640
Victoria	612

MINNOWS

Muskoka	25,000

PERCH

Lake Erie	17,980,000
Lake St. Clair (Mitchell's Bay)	500,000

PICKEREL

EGGS

Algoma	16,275,000
Bruce	1,400,000
Dundas	450,000
Frontenac	2,650,000
Grenville	500,000
Hastings	1,350,000
Kent	500,000
Lambton	1,050,000
Lanark	1,850,000
Leeds	1,850,000
Lennox-Addington	850,000
Lincoln	150,000
Middlesex	250,000
Muskoka	6,575,000
Nipissing	6,400,000
Northumberland	3,800,000
Ontario	200,000
Parry Sound	17,750,000
Peterborough	9,400,000
Prince Edward	800,000
Simcoe	2,000,000
Stormont	700,000
Sudbury	5,200,000
Temiskaming	3,150,000
Thunder Bay	1,000,000
Victoria	3,800,000
Welland	300,000
York	750,000
Great Lakes	23,000,000

FRY

Algoma	1,950,000
Bruce	350,000
Cochrane	3,075,000
Kenora	70,350,000
Lanark	300,000
Lennox & Addington	7,000,000
Manitoulin	4,250,000
Muskoka	1,275,000
Nipissing	1,050,000
Parry Sound	4,250,000
Prince Edward	5,140,000
Rainy River	21,500,000
Renfrew	9,150,000
Simcoe	200,000
Sudbury	8,650,000
Temiskaming	2,175,000
Thunder Bay	4,750,000
Great Lakes	11,900,000

ATLANTIC SALMON

FRY

Ontario	30,000

BROWN TROUT

YEARLINGS

Brant	18,200
Bruce	25,800
Cochrane	700
Durham	11,000
Elgin	9,600
Grey	70,400
Haldimand	2,000
Halton	19,700

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1, 1944, to March 31, 1945

YEARLINGS (Continued)

Hastings	9,800
Huron	13,400
Middlesex	3,000
Muskoka	1,200
Norfolk	29,200
Northumberland	6,050
Oxford	11,400
Parry Sound	4,000
Peel	18,600
Perth	4 800
Peterborough	11,100
Renfrew	4,200
Simcoe	16,300
Waterloo	10,800
Wellington	12,500
Welland	5,400
Wentworth	5,400
York	3,700
Miscellaneous, Sale (propagation purposes)	2,500

LAKE TROUT

EYED EGGS

Exchange	200,000

FRY

Haliburton	30,000
Muskoka	123,000
Nipissing	23,500
Parry Sound	240,000
Great Lakes	2,560,000

FINGERLINGS

Algoma	180,895
Bruce	5,000
Cochrane	17,000
Frontenac	66,000
Haliburton	127,500
Hastings	33,000
Kenora	122,900
Lanark	5,000
Leeds	17,000
Lennox - Addington	13,000
Manitoulin	30,000
Muskoka	136,000
Nipissing	71,400
Parry Sound	50,000
Peterborough	49,500
Rainy River	77,800
Renfrew	34,000
Sudbury	84,500
Thunder Bay	105,000
Temiskaming	20,500
York	5,000
Great Lakes	2,225,000

YEARLINGS

Algoma	22,478
Bruce	6,000
Nipissing	11,540
Simcoe	3,000
Temiskaming	1,000

RAINBOW TROUT

FINGERLINGS

Algoma	18,186
Manitoulin	4,000
Sudbury	10,000
Dufferin	2,400
Elgin	500
Parry Sound	1,000

KAMLOOPS TROUT

YEARLINGS

Muskoka	4,800
Parry Sound	2,400

SPECKLED TROUT

FINGERLINGS

Algoma	1,500
Bruce	6,000
Cochrane	31,000
Dufferin	6,000
Grey	27,500
Huron	8,000
Nipissing	30,000
Thunder Bay	130,840
Temiskaming	249,000
Wellington	4,000

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1, 1944, to March 31, 1945

YEARLINGS

Algoma	434,700
Bruce	28,300
Cochrane	122,700
Dufferin	27,300
Durham	24,900
Elgin	7,500
Frontenac	37,700
Grey	107,400
Haliburton	30,150
Halton	3,600
Hastings	121,350
Huron	13,950
Kenora	13,600
Lanark	14,400
Lennox - Addington	46,500
Lincoln	1,800
Manitoulin	119,200
Middlesex	1,835
Muskoka	148,600
Nipissing	211,200
Norfolk	24,800
Northumberland	47,850
Oxford	2,600
Parry Sound	135,500
Peel	13,713
Perth	600
Peterborough	47,340
Renfrew	137,600
Simcoe	10,300
Sudbury	439,550
Thunder Bay	257,860
Temiskaming	195,265
Victoria	2,100
Waterloo	13,500
Wellington	21,700
York	600
Miscellaneous (Sale, Progation Purposes)	9,400

ADULTS

Algoma	3,100
Grey	160
Thunder Bay	600
Temiskaming	500

WHITEFISH
EYED EGGS

Exchange	400,000
Kenora	1,000,000
Thunder Bay	2,000,000

WHITEFISH
FRY

Kenora	19,385,000
Manitoulin	500,000
Rainy River	13,600,000
Simcoe	1,000,000
Sudbury	500,000
Great Lakes	221,050,000

HERRING
FRY

Great Lakes	
Lake Ontario	5,000,000
Lake Erie	202,000
Lake Huron	460,000

APPENDIX NO. 2

DISTRIBUTION OF FISH ACCORDING TO SPECIES - 1940 to 1944, INCLUSIVE

	1940	1941	1942	1943	1944
Large-mouthed Black Bass					
Fry	230,000	110,000	185,000	507,500	130,000
Fingerlings	5,500	17,700	19,100	38,500	14,600
Yearlings & Adults	152	109	290	290	51
Small-Mouth Black Bass					
Fry	2,512,500	1,911,500	1,535,500	1,512,000	2,030,000
Fingerlings	449,154	691,925	718,259	392,700	664,400
Yearlings & Adults	1,671	2,254	2,355	1,369	2,834
Maskinonge					
Fry	2,345,000	2,100,000	1,575,000	1,165,000	2,705,000
Fingerlings	2,333	1,494	705	2,150	2,952
Perch - Fry	13,000,000	31,600,000	24,175,000	19,000,000	18,480,000
Pickerel (Yellow)					
Eyed Eggs	2,000,000	4,500,000	17,250,000	26,950,000	113,950,000
Fry	393,887,000	223,490,000	284,510,000	236,925,000	157,315,000
Adults	100	....	....	....	....
Pickerel (Blue)					
Fry	....	....	....	150,000	....
Brown Trout					
Eyed Eggs	....	....	....	10,000	....
Fingerlings	182,725	60,000	23,000	1,000	....
Yearlings	252,000	346,188	359,275	303,335	330,750
Lake Trout					
Eyed Eggs	575,000	800.000	400,000	200,000	200,000
Fry	7,564,000	913,000	367,000	125,000	2,976,500
Fingerlings	7,312,100	18,066,400	15,429,600	8,048,800	3,475,995
Yearlings	....	....	10,680	60,860	44,018
Atlantic Salmon					
Fry	....	....	....	....	30,000
Fingerlings	46,385	....	....	....	....
Rainbow Trout					
Fingerlings	298,420	164,000	111,000	73,242	32,186
Yearlings	19,724	11,750	12,900	15,450	3,900
Kamloops Trout					
Fingerlings	....	88,150	....	....	....
Yearlings	26,500	25,000	24,800	5,000	7,200
Speckled Trout					
Fry	....	....	500	5,000	....
Fingerlings	611,375	394,000	631,775	9,400	493,840
Yearlings	3,278,114	3,060.174	2,918,513	3,083,983	2.876,963
Adults	7,150	16,732	7,527	10,292	4,360
Whitefish					
Eyed Eggs	....	....	250,000	1.900,000	3.400,000
Fry	403,339,000	375,960,500	394,802,000	369,777,500	256,035,000
Herring					
Fry	49,050,000	8,630,000	18,430,000	24,560,000	5,662,000
Minnows	....	....	500	....	25,000
Totals	886,995,903	672,960,876	763,750,279	694,833,371	570,892,549

APPENDIX

GAME AND FISHERIES

Statistics of the Fishing Industry in the Public Waters

EQUIP

DISTRICT	No. Of Men	TUGS			GASOLINE LAUNCHES		SAIL AND ROW BOATS		GILL NETS	
		No.	Tons	Value $	No.	Value $	No.	Value $	Yards	Value $
Northern Inland Waters	872	5	32	19.500	245	102,240	303	19,158	688,322	89.294
Lake Superior	359	12	346	91,500	122	79,730	95	5,750	1,115.305	146,915
North Channel	80	2	20	5,500	35	19 550	34	1.865	182.288	15,455
Georgian Bay	426	12	279	92,950	139	135.610	124	6.707	1,322,586	162,600
Lake Huron	255	8	253	67,000	89	83.525	23	1.360	1,031,924	135.805
Lake St. Clair	79				35	16,050	52	3,645		
Lake Erie	925	49	725	343,700	171	281.550	127	10.235	2,605 012	397,470
Lake Ontario	622				219	130,790	189	8,171	1,220.600	137,630
Southern Inland Waters	191				16	3 650	110	5.085	3.600	1,250
Totals	3809	88	1655	620,150	1071	852.695	1057	61,976	8,169,637	1 086,419

APPENDIX

QUANTITIES OF

DISTRICT	HERRING	WHITE-FISH	TROUT	PIKE	PICKEREL (BLUE)	PICKEREL (DORE)
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Northern Inland Waters	14,609	1.543.977	183.104	830,830	278	1,654.77
Lake Superior	1.480,605	402,701	1,552 693	6,503		95,97
North Channel	12,418	30.788	9,177	78,037		61.99
Georgian Bay	55,086	364,368	815,153	29,579	475	55.94
Lake Huron	129,462	142,455	315,828	800	80	154.48
Lake St. Clair		80		11,679		52.53
Lake Erie	335,596	1.258.912	110	42,734	9.389,808	775.58
Lake Ontario	1.018,107	460,882	74,365	73 226	22,628	48.14
Southern Inland Waters						
TOTALS	3,045,883	4,204,163	2,950,430	1.073,388	9,413.269	2,899,44
VALUES	$308,824 46	1.202.152 67	745.294.57	87 970 43	848,151.26	491.571.2

NO. 3

DEPARTMENT, ONTARIO

of Ontario, for the year ending December 31st, 1944

MENT

SEINE NETS			Pound Nets		HOOP NETS		DIP AND Roll Nets		NIGHT LINES		SPEARS		Freezers & Ice Houses		Piers and Wharves		TOTAL
No.	Yards	Value $	No.	Value $	No.	Value $	No.	Value $	No. Hooks	Val'e $	No	Value $	No.	Value $	No.	Value $	VALUE $
			34	14,960	72	2,580	2	4	4,800	390			141	35,720	121	15.595	299,441
			46	19,570									67	33,295	60	15,525	392.285
			30	12,500									20	7,350	18	7,100	69,320
3	500	500	66	66.800	48	850	1	1	14,400	2 385			63	19,550	53	34 286	522.239
1	100	75	89	61.200					3.600	700			55	29,050	17	5,795	384,510
11	3,500	2 675	98	13,080			1	2	3.900	345			15	5,175	10	1,875	42.847
41	9,690	7,360	541	283,200	22	460	6	30	1.650	105			106	194,150	90	38.810	1,557,070
10	955	1.225			710	23.407	12	2,352	3,550	143			40	11,395	39	9,270	324,383
40	3,705	6.825			285	9,715	19	100	1.500	55			14	1,980	1	50	28,710
106	18,450	18.660	904	471 310	1137	37,012	41	2,489	33,400	4,123			521	337.665	409	128,306	3 620,805

NO. 4

FISH TAKEN

STURGEON	EELS	PERCH	TULIBEE	CATFISH	CARP	MIXED COARSE	CAVIARE	TOTAL	VALUE
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	$ c
118,982		10,398	169,834	52.551		383.709	1,070	4,964,121	744,286.12
913		1,501	53.296			166,864		3.761,049	530,165.43
6,066		23,136	7.314	326	2,378	255,236	31	486,906	56,063.68
988		2.793	110,347	3,420	19,226	87.552	9	1,544.942	380,384.29
4,512		316,699	257,803	13,494	18,168	106.357	72	1,460,210	272,371.39
4,177		39,008		63.511	93,153	184.791	179	449,111	48.262.19
14.895		1,372,905		82,577	191,223	1,791,081	231	15,255.661	1.891.243.02
10,584	39,762	167,257		179,231	215,786	326,474	68	2,636 517	425,206.02
	2,033	8,511		111,667	134.074	225.757		482.042	41.291.20
161,117	41,795	1,942,208	598,594	506.777	674,008	3,527,821	1660	31,040,559	
87.272.04	3,700.56	197.362.82	95,189.16	74,900.04	45,790.85	198,287.23	2 805.96		4.389.273.34

APPENDIX NO. 5

COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

KIND	1943 POUNDS	1944 POUNDS	Increase POUNDS	Decrease POUNDS
Herring	2,754,233	3,045,883	291,650	
Whitefish	4,186,031	4,204,163	18,132	
Trout	3,237,130	2,950,430		286,700
Pike	1,139,862	1,073,388		66,474
Pickerel (Blue)	9,660,949	9,413,269		247,680
Pickerel (Dore)	2,512,033	2,899,446	387,413	
Sturgeon	134,936	161,117	26,181	
Eels	36,930	41,795	4,865	
Perch	1,346,136	1,942,208	596,072	
Tullibee	609,386	598,594		10,792
Catfish	425,129	506,777	81,648	
Carp	756,066	674,008		82,058
Mixed and Coarse	3,794,744	3,527,821		266,923
Cavaire	1,772	1,660		112
	30,595,337	31,040,559	1,405,961	960,739
Net Increase			445,222	

The Twenty-Sixth Report

of the

Department of Labour

Province of Ontario

1945

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ONTARIO

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1945

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TO THE HONOURABLE
THE LIEUTENANT-GOVERNOR
OF THE PROVINCE OF ONTARIO

May It Please Your Honour:

The undersigned has the honour to present to Your Honour the twenty-sixth Report of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1945.

Respectfully submitted,

CHARLES DALEY,
Minister of Labour.

REPORT OF
THE DEPUTY MINISTER OF LABOUR

For the Fiscal Year Ending March 31, 1945.

TO THE HON. CHARLES DALEY,
MINISTER OF LABOUR.

SIR:

I have the honour to submit a report on the work of the Department of Labour of Ontario for the fiscal year ending March 31, 1945.

Included herein are reports on the administration of the following Acts within the jurisdiction of the Minister of Labour: Factory, Shop and Office Building Act; Operating Engineers Act; Steam Boiler Act; Labour Relations Board Act, 1944; Hours of Work and Vacations with Pay Act, 1944; Industrial Standards Act; Apprenticeship Act; Minimum Wage Act, as well as reports of the conciliation service of the Department of Labour and the Ontario Regional War Labour Board. The report of the Workmen's Compensation Board will be submitted by the Chairman of the Board.

LEGISLATION

One labour act was passed at the first session of the Legislature of Ontario, 1945.

THE WORKMEN'S COMPENSATION AMENDMENT ACT, 1945: An amendment to The Workmen's Compensation Act in 1944 added a subsection 6 to section 8 of the Act making provision for the protection of employers and certain workmen in case of action brought for accident by third parties. The 1945 amendment to the Act repealed and re-enacted this subsection 6 in order to cover adequately every situation that might arise in this connection. By this amendment the present authority to arrange for the payment of superannuation allowances to employees of the Board was extended to include the commissioners. Certain sections of the Act relating to regulations were also amended in order to bring them into line with The Regulations Act, 1944.

INDUSTRIAL CONDITIONS

A slight decline was indicated in the wartime industrial activity in Ontario for the fiscal year ending March 31, 1945. The annual index number of employment, as recorded by the Dominion Bureau of Statistics, based on the 1926 average as 100, stood at 184.6 as compared with 185.3 for 1944, the highest point recorded for any year in this Province. At the close of the year under review the index number stood 1.3 points higher than at the beginning.

Manufacturing operations over the whole group showed considerable curtailment. The largest proportion of the loss was in the iron and steel industry, which, however, was at a high level with an index number of 302.4 as compared with 112.5 for the fiscal year 1940.

In the non-manufacturing group the greatest expansion was recorded in the logging industry, with more moderate gains in trade, communications, services and transportation, the extent of the gains being in the order named. Contractions in the volume of employment were reported in the construction and mining industries.

The value of building permits issued in Ontario for the fiscal year amounted to $53,762,605, an increase of $18,936,671 as compared with the preceding year.

STRIKES

During the fiscal year 1945 there were sixty-seven strikes reported in Ontario, in which 32,999 workers were involved in a time loss of 263,621 man-working days, as compared with ninety strikes involving 31,497 workers in a loss of 134,840 man-working days in 1944. The most serious strike as regards time loss was one which involved 13,346 workers in the manufacture of motor vehicles and caused a loss of 228,000 man-working days, or eighty-six per cent of the total time loss due to strikes in the Province. Nine strikes in rubber products manufacturing caused a loss of 10,470 days.

Twenty-nine of the sixty-seven strikes were settled within the first day, fifty-nine lasted less than five days and sixty-five less than ten days. One strike which involved 13,346 workers lasted eighteen days, and one involving fifteen workers lasted twenty-four days.

In twenty-three of the sixty-seven strikes fewer than fifty workers were involved, in twenty-nine fewer than 100 workers and in fifty-three fewer than 500 workers were involved.

Classification according to time loss shows that eighteen strikes caused a loss of less than fifty man-working days, twenty-five less than 100 days, forty-eight less than 500 days, fifty-seven less than 1,000 days, sixty-six less than 6,000 and one strike caused a loss of 228,000 man-working days.

Further details regarding strikes will be found on pages 58 to 67 of this Report.

CONCILIATION AND ARBITRATION

During the fiscal year conciliation officers of the Department of Labour were successful in bringing about satisfactory agreement in twenty-one cases of disputes, and also acted as arbitrators in forty-nine cases involving 200 grievances, which had passed through the various stages without agreement.

These officers acted as returning-officers in sixty-four plant elections for the Ontario Labour Relations Board, eight for the National Labour Relations Board, six for the Labour Court, and conducted twenty-five consent votes at the request of the parties concerned. The number of employees affected by these elections totalled 26,716. The results of the sixty-four cases were reported to the Ontario Labour Relations Board and the Board dealt with the matter thereafter.

The conciliation officers investigated thirty-six cases of application for certification for the Ontario Labour Relations Board and two for the National Labour Relations Board. They also undertook 412 investigations into wage schedules in plants in all parts of the Province for the Regional War Labour Board and five for the Industry and Labour Board.

FACTORY INSPECTION BRANCH

For the first time since the beginning of the war the number of industrial accidents reported to the Factory Inspection Branch showed a decrease as compared with the previous year. The increases ranged from eighty-three per cent in 1941 to fourteen per cent in 1944, and in 1945 there was a decrease of 266 in the total. While this decrease is only a small percentage, it represents a sharp check in the trend. There was also a decrease of six in the number of fatalities.

During the year 735 plans for factory, shop and office buildings having a total value of $17,607,685 were approved in the Factory Inspection Branch, as compared with 714 plans having a value of $20,394,800 in 1944. The metals group of industries ranked first and the food group second in both numbers and value of construction projects undertaken. The value of the proposed buildings in the food group was double that of any year since the war began and the combined value of these two groups was slightly over fifty per cent of the total value for all groups.

The Examiner of Reports and Designs made 126 field inspections to investigate special hazards reported by the factory inspectors and to facilitate the approval of building plans, and held 635 office interviews with architects, owners and employers to discuss approval of plans and to ensure that plans included adequate provisions against hazards peculiar to the industries concerned before their final approval.

BOARD OF EXAMINERS OF OPERATING ENGINEERS

The Board of Examiners of Operating Engineers issued 17,498 certificates of all grades during the year, 16,151 of which were renewal certificates, 1,037 were issued on examination, twenty were provisional, twenty-five duplicate and 265 were plant registration certificates.

Candidates examined by the Board totalled 2,093, of whom 916 were examined at the Toronto office and 1,177 at other centres throughout the Province where fifty-three examination sessions were arranged for the convenience of the candidates. The inspector of the Branch made 517 inspections and 195 violations were reported and dealt with by the Board during the year. The shortage of certificated engineers created a decided problem in connection with the administration of the Act and regulations. The net revenue of the Branch amounted to $31,184.85 for the year.

BOILER INSPECTION BRANCH

The Steam Boiler Act requires that all steam boilers and other pressure vessels intended for use in this Province be constructed according to designs and specifications which have been surveyed and registered in the Boiler Inspection Branch, and be inspected during construction by inspectors of this Branch.

The number of such designs surveyed, registered and re-registered during the fiscal year totalled 459, as compared with 372 the previous year. New boilers and pressure vessels inspected during construction numbered 1,935, and 883 used boilers and other pressure vessels being extensively repaired, sold or exchanged were inspected, receiving 3,217 second and final inspections. As required by The Factory, Shop and Office Building Act, 6,319 annual inspections were made of uninsured boilers and pressure vessels, as compared with 6,209 in 1944. The number of certificates issued by the Branch totalled 6,066. A total of $42,628.75 was transmitted to the Treasurer of Ontario, revenue from the Boiler Inspection Branch.

INDUSTRY AND LABOUR BOARD

The Industry and Labour Board administers The Hours of Work and Vacations with Pay Act, 1944, The Industrial Standards Act, The Apprenticeship Act and The Minimum Wage Act.

HOURS OF WORK AND VACATIONS WITH PAY ACT: This Act became effective July 1, 1944, and regulations pursuant to the Act were approved July 11, 1944. The Act requires that regular working hours for employees in industrial undertakings shall be not more than eight per day and forty-eight per week, and that employees shall be given a minimum of one week's vacation with pay each year of employment.

Because of the shortage of labour and the necessity of peak production in essential war industries, postponement of the application of the Act in the matter of working hours was provided for such war industries. This postponement ruling was later amended to require the forty-eight-hour limit for regular working hours and to permit such overtime hours of work as might be necessary in order to maintain necessary production on war contracts. Postponements will be withdrawn just as soon as decreasing war demands and an increasing labour supply make it possible. No postponements in regard to vacations with pay were granted.

The regulations provide that the minimum vacation pay shall be two per cent of total earnings. Due to the intermittent nature of employment in the construction industry, provision was made for each employer in the industry to contribute his share of vacation pay of his employees through the use of stamp books and vacation pay credit stamps. After June 30 each year employees are entitled to receive the cash equivalent of the stamps contained in their stamp books, amounting to two per cent of their total earnings from their various employers over the period.

INDUSTRIAL STANDARDS ACT: The schedules of wages and hours and days of labour in effect in the Province pursuant to The Industrial Standards Act numbered 102 at the close of the fiscal year. Fifty-nine of these schedules apply to the barbering industry in zones covering 105 municipalities; thirty-two cover various building trades and the remaining eleven apply to baking industry in Ottawa; coal, coal hoisting, gasoline service, jewellery, soft furniture and the taxicab industry in Toronto; brewing, hard furniture, ladies' cloak and suit and men's and boys' clothing for the whole Province.

The sum of $1,504.71 was collected from nine employers as arrears of wages of eleven employees and a total of $504.71 was paid by eight employers direct to ten employees.

APPRENTICESHIP ACT: Greater interest in apprenticeship was evidenced during the year, resulting in an increase in both the numbers of registrations and the numbers of apprentices attending trade training classes. A total of 516 apprentices registered, as compared with 328 the previous year; nineteen contracts were cancelled; twenty-nine were completed and 815 apprentices were receiving training at the close of the year, as compared with 601 the previous year. The increase of 188 in the numbers registered were divided as follows:—eighty-seven in the building industry, seventy-nine in the motor vehicle repair trade, and twenty-two in hairdressing. A total of 264 apprentices in the building industry, or more than double the number of the previous year, attended school classes for periods of two months. These classes were held from January to the end of April.

Under an amendment of 1944 to The Apprenticeship Act, the regulations for the motor vehicle repair trade were amended so that only apprentices and certificated mechanics may now be employed in the repair of motor vehicles, with certain exceptions for minor repairs, adjustments and services.

The Apprenticeship Branch undertook the responsibility of rating, placing and supervising discharged members of the armed forces entering trades designated under The Apprenticeship Act, and the facilities and experience of the Branch were utilized in organizing a system to handle this part of the work of rehabilitation.

MINIMUM WAGE ACT: Wage sheets were collected from 21,404 employers by the Minimum Wage Branch during the year. The number of employees reported by these firms totalled 682,836, of whom 243,234 were female employees, the largest number ever reported and almost double the number reported in 1940.

Improved conditions in the matter of wages resulted in fewer complaints and fewer wage adjustments. Increases in wage rates were ordered for thirty-six employees in twenty-four establishments, as compared with seventy-four employees in fifty-eight establishments in 1944, and arrears of wages amounting to $123.13 were collected from three employers on behalf of three employees.

REGIONAL WAR LABOUR BOARD

The volume of work of the Regional War Labour Board continued unabated, and 8,846 cases were considered during the year, making a total of 24,729 since the inception of the Board.

The Board has been greatly assisted by the co-operation of both industry and labour in furthering the main purpose of price and wage control, namely, to keep down inflation and guard against any undue rise in the cost of living.

The Minister of Labour is the Chairman of the Board, the Deputy Minister is Vice-Chairman, and the members consist of three representing labour and three representing employers.

IN MEMORIAM

The Province of Ontario suffered a great loss in the death on November 11, 1945, of a valued public servant, Mr. J. F. Marsh, who had been Deputy Minister of Labour since August 1934.

Mr. Marsh came to the Department with a broad experience in labour matters and a reputation for his sympathetic understanding and sound judgment in labour problems which had won for him the confidence of both management and labour. He had been connected with the building and construction industry, and for many years was business agent and general representative in Ontario of the United Brotherhood of Carpenters and Joiners of America. He had a keen interest in the establishment of a proper system of apprenticeship in the trades, and in 1928 was appointed by the Premier as a charter member of the first Advisory Apprenticeship Committee, which was largely responsible for formulating the policy and for the development of the present apprenticeship system in Ontario.

The conciliation service was set up in the Department shortly after Mr. Marsh became Deputy Minister, and under his guidance this service became an important factor in the improvement of industrial relations in the Province. When the Ontario Regional War Labour Board was established he was appointed by the Minister of Labour as Vice-Chairman of the Board. In this capacity his tact and fair-minded dealings with both employers and workers assisted greatly in bringing about satisfactory decisions.

During Mr. Marsh's tenure of office as Deputy Minister, the various branches of the Department of Labour increased their activities, and several boards were established in order to keep pace with the increasing demands being made on the Department and to render to the Province the most efficient service possible.

It is with regret that the deaths are recorded of three other valued officials of the Department since the last Report.

On January 28, 1945, Mr. W. C. Ferris died at his home in Toronto. Mr. Ferris had been connected with the Department for over twenty years, first as superintendent of the Cobalt office of the Employment Service of Canada and later as factory inspector, and had won the respect of employers and workers in the districts in which his duties lay.

Mr. E. W. A. O'Dell, a pioneer leader of organized labour and member of the Hamilton and District Trades and Labour Council, was for more than eleven years senior investigator for the Minimum Wage Branch of the Department. He died at his home in Hamilton, August 22, 1945.

Mr. Edward Coons died in Toronto, September 16, 1945 He had been prominent in labour circles in the Dundas and Hamilton districts for many years and had served the Department of Labour for a year as member of the Industry and Labour Board.

This Report was prepared under the direction of the Deputy Minister, Mr. Marsh. He had read and approved it with certain suggestions for changes to provide fuller information. These changes have been made and the Report is respectfully submitted.

CHARLES DALEY,
Minister of Labour.

FACTORY INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—C. G. GIBSON

The fifty-ninth report of the Factory Inspection Branch covers the fiscal year ending March 31, 1945. Employment as reported by the factory inspectors continued almost on a par with that of 1944, there being a reduction in the number of male employees reported and an increase in the number of female employees.

INDUSTRIAL HAZARDS

Each year since the beginning of the war the numbers of industrial accidents showed increases over the preceding year ranging from eighty-three per cent in 1941 to fourteen per cent in 1944. For the fiscal year 1945 there was a decrease of 266 in the number of accidents and six in the number of fatalities.

A determined effort was made to prevent scalping accidents which had been increasing to an alarming extent during the last few years. The 1944 amendment to The Factory Act made the wearing of safe hair covering compulsory for all female employees in industry and, while resentment has been shown by a number of women, compliance has been quite general, and it is gratifying to report that since this amended law became effective on June 5, 1944, accidents of this nature have been reduced to almost zero. The improvement has been brought about mainly by educational methods on the part of the inspectorate, coupled with co-operation from industrial management, and the realization on the part of the women that head injuries of this type, major or minor, mean permanent disfigurement.

Foot injuries still continue to be numerous and many of these could be prevented by the use of safe footwear. Strains caused by too heavy lifts and improper methods of lifting, and frequently resulting in hernia, have been on the increase. The dangers of unsafe practices in connection with lifting cannot be over emphasized.

The number of accidents reported, 16,344, include 510 cases of industrial disease. The Industrial Hygiene Division of the Department of Health increased its activity in the field of prevention and our appreciation is again extended for the assistance rendered in this respect.

CHILD LABOUR

It is regrettable that child labour increased during the year, the records showing 132 more violations than in 1944. The law on this point is quite clear. A child is defined in The Factory Act as a person under fourteen years of age, and the employment of children is prohibited in a factory, shop, bakeshop, restaurant, office building, bowling alley, pool room and billiard parlour. Prosecutions for violation were entered against twenty-eight firms, totalling eighty-six separate charges.

SPECIAL AUTHORITIES

Continuation of special authorities was necessary to allow multiple shifts for female workers, covering the twenty-four hour period, but there was a marked reduction in the applications for this purpose.

Shifts		Number of firms	Number of female employees affected
2	8-hour	3	75
2	9-hour	3	1,831
2	10-hour	31	2,443
3	8-hour	20	1,488
	Totals	57	5,837

RESTAURANTS

Eighty-three permits were issued under section 29 of the Act to enable female employees over eighteen years of age to be employed to an hour not later than 2 A.M., but under no circumstances were the regular working hours allowable by law to be exceeded. Every request received for permission to employ female workers on an all night shift in restaurants was refused. This does not apply, however, to industrial cafeterias in plants on direct war work, and authorities were granted in three instances for the employment of female help in cafeterias within the plant during the hours of operation in the factory. In 1944 similar authorities numbered twenty-six.

HOMEWORK

During the year 1,019 permits were issued for homeworkers, making a total of 7,450 permits in the Province, and forty permits to give out homework were issued, making a total of 441 firms holding permits. The prices paid for this work were approved by the Minimum Wage Branch, in order to prevent abuses in the matter of wages.

GENERAL

Peak activity in the enforcement of The Factory, Shop and Office Building Act continued and the inspectors were frequently called upon to carry on investigations to a late hour at night.

During the winter the usual one-week conference of inspectors was held, and opportunity afforded for discussion of the many problems confronting inspectors in the field. These meetings were of great value.

It is with regret that the death of Mr. W. C. Ferris is reported. Mr. Ferris was a valued member of the inspection staff for many years and was respected by both employers and employees in his district. The vacancy on the staff was filled by the appointment of Mr. A. R. Grass.

PLANS FOR BUILDINGS

The Examiner of Reports and Designs reported that 735 plans for factory, shop and office buildings were approved during the fiscal year. The total value of this construction amounted to $17,607,685. During the previous fiscal year, twenty-one fewer approvals had been given to projects with an estimated cost of $20,394,800.

The following table has been prepared to show the value and number of construction projects undertaken by the various industries and trades in Ontario.

CLASSIFICATION OF APPROVED BUILDING PLANS

Trade or Industry	Number of Plans	Value of Buildings	Percentage of Total Value
Bakeshops	12	$ 108,400	.62
Chemicals	69	1,576,800	8.95
Clay, glass and stone	13	173,275	.98
Clothing	24	158,900	.90
Conveyances	40	1,441,370	8.19
Food	82	3,411,500	19.35
Garages	27	340,500	1.96
Laundries, cleaners	13	58,300	.33
Leather	4	59,300	.33
Lumber	4	55,000	.31
Metals	229	5,494,540	31.20
Offices	23	693,850	3.94
Paper trades	20	863,300	4.90
Printing and publishing	16	398,600	2.26
Rubber	22	744,400	4.22
Shops	14	145,700	.83
Textiles	21	168,500	.96
Warehouses	62	1,310,200	7.47
Wholesale	7	160,100	.91
Woodworking	26	110,450	.63
Unclassified	7	134,700	.76
TOTAL	735	$17,607,685	100.00

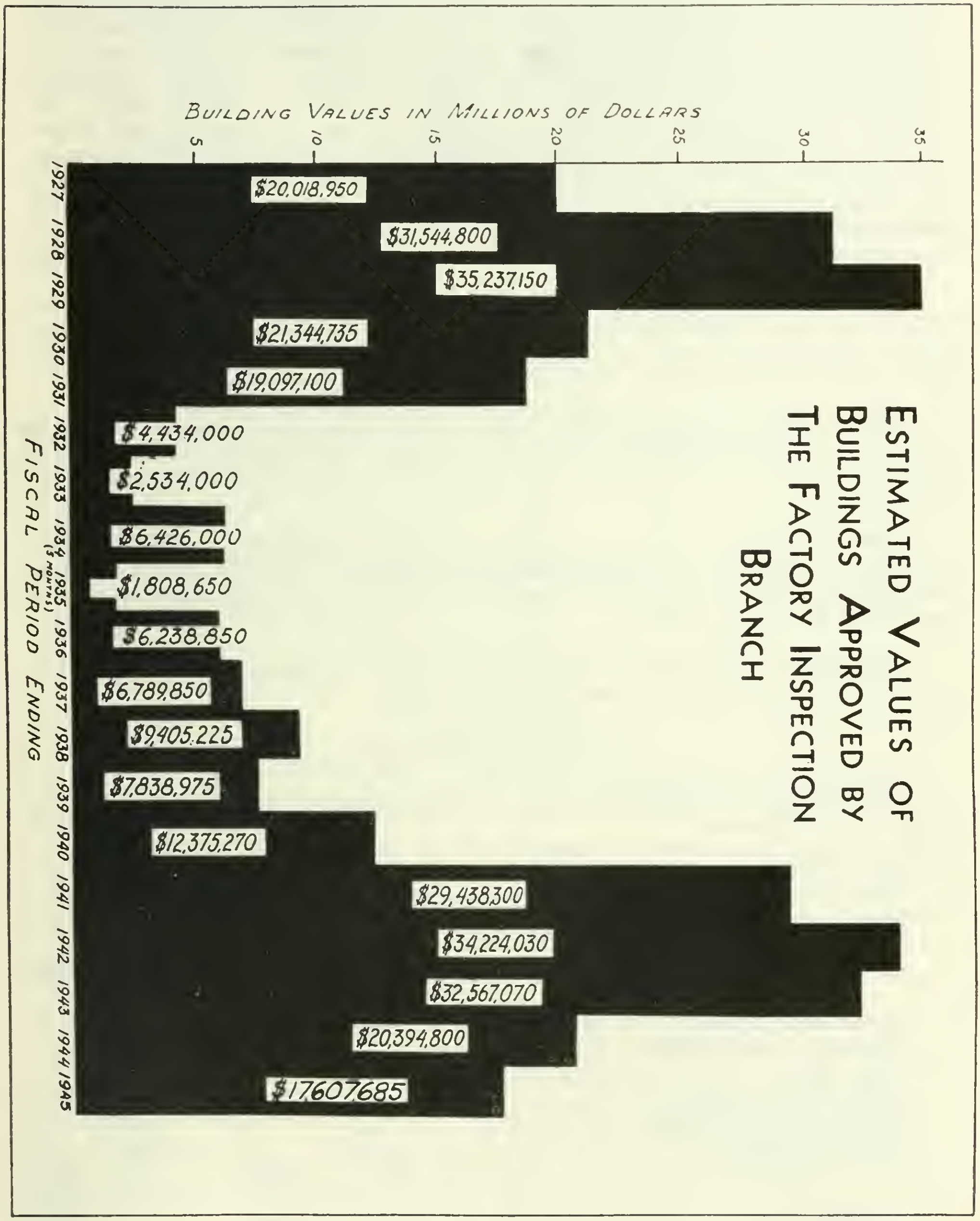
The metals group of industries led all others with 229 plan approvals of buildings valued at almost five and one-half million dollars. Slightly over thirty-one per cent of the number and value of all industrial construction was undertaken by the metal trades. The largest single project was a large iron foundry in Brantford in which the most modern methods of mechanized production and dust control will be followed. The second largest metal plant expansion was a hot strip steel mill in Hamilton.

The food industry ranked second both in number and value of expansions. A soy-bean processing mill with storage elevators and which will require the use of hexane gas was one of the outstanding units in this group. The growing necessity of increasing food shipments to Europe for liberated countries required expansions by several of the larger food and meat packing factories. The total value of $3,411,500 was double that of any year since the war began. Many cold storage buildings were erected chiefly for storage lockers, but also by farmers' co-operatives who realize that better prices can be obtained by selling when their produce is out of season.

Sixty-nine approvals were given to buildings involving chemical processes, very few of which are not directly convertible to peace-time use. When examining plans, a full description of the processes is always obtained in order that the health and safety hazards can be studied and the requisite recommendations made to minimize potential hazards. Over one-half of Canada's chemical plants are located in this Province.

In the conveyances group, one aircraft plant completed a major building programme during the early months of this fiscal year. The automotive factories exceeded the aircraft factories in value of building additions.

The relaxation of some controls by the Dominion Controller of Construction has resulted in fewer reports being furnished to his officers by this Branch. These special reports covered


Estimated Values of Buildings Approved by The Factory Inspection Branch
Building Values in Millions of Dollars
5
10
15
20
25
30
35
Fiscal Period Ending
1927
$20,018,950
1928
$31,544,800
1929
$35,237,150
1930
$21,344,735
1931
$19,097,100
1932
$4,434,000
1933
$2,534,000
1934
$6,426,000
1935 (3 months)
$1,808,650
1936
$6,238,850
1937
$6,789,850
1938
$9,405,225
1939
$7,838,975
1940
$12,375,270
1941
$29,438,300
1942
$34,224,030
1943
$32,567,070
1944
$20,394,800
1945
$17,607,685

the necessity of improvements being made to factory buildings and equipment in order to protect the safety, health and welfare of employees.

One hundred and twenty-six field inspections were made by the Examiner of Reports and Designs to investigate special hazards reported by the inspectors and to facilitate the approval of building plans. Included among the hazards were floor overloadings, insufficient exits, poor ventilation, dangerous processes and faulty elevators. One warehouse collapsed due to the overloading of floors with a government-owned supply of a surplus commodity. Fortunately the several employees in the building were given sufficient warning to leave it in safety. Permission has been refused for the re-use of the damaged sections of the building until the Department has received satisfactory proof that the proposed repairs will make the structure safe. Many orders were issued to owners during the year to limit floor loads to those specified by the Department, registered engineers or architects. The vigilance of the district inspectors in reporting suspected excessive floor loadings has been of the utmost importance in this work. Several premises were condemned for any further use for commercial or industrial purposes.

A total of 635 office interviews with architects, owners and employers were held to discuss the approval of building plans and also the control of special hazards inherent in their equipment. This number represents an increase of twenty-five over last year's total of 610 interviews and was exceeded only by twenty-five interviews in the peak fiscal year 1942.

One firm was prosecuted for failure to submit satisfactory plans before proceeding with construction of a factory building. However, the sending of 219 letters to notify owners of their obligation to submit drawings was an important factor in keeping prosecutions to this low figure.

During the last half of the year, increasing numbers of drawings for postwar projects were submitted by designers for preliminary discussion and approval. The latter practice has been always encouraged as it leads to better final drawings of those items which benefit the safety, health and welfare of employees.

Considerable time has been devoted to the preparation of amendments to the fire escape regulations and these will be adopted in the near future.

INSPECTION STATISTICS

The following is the distribution of the services rendered by the inspectors of the Composite Inspection Branch:

FACTORY INSPECTION BRANCH:	1944		1945	
First inspections	16,027		15,359	
Second inspections	4,889		4,031	
Visits re fruit camps	47		43	
		20,963		19,433
Apprenticeship Branch	1,585		1,377	
Industrial Standards Branch	345		266	
Main Office	244		740	
Minimum Wage Branch	318		406	
Operating Engineers Branch	119		146	
Steam Boiler Branch	2,292		2,246	
		4,903		5,181
TOTALS		25,866		24,614

In addition there were investigations of accidents and the usual visits, office calls and conferences incidental to inspections.

The number of orders issued relating to various requirements of The Factory, Shop and Office Building Act totalled 14,282 as compared with 16,293 during the previous year.

Employees in the above visited industries, mercantile establishments and office buildings numbered 720,008, classified as follows:

Fiscal years	Males over 16	Males 14-16	Females over 18	Females 14-18	Totals	Children under 14 dismissed
1944	486,617	6,012	247,525	7,298	747,452	312
1945	449,368	5,483	259,212	5,945	720,008	444

These figures show a decrease in the number of males employed in the industries visited and a slight increase in the number of adult females employed.

WEEKLY HOURS OF LABOUR

Male Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Firms 1944......	4,599	1,515	2,156	148	3,252	11,670
Firms 1945......	5,477	2,923	1,759	400	1,244	11,803
Employees 1944..	254,507	79,202	81,323	13,555	38,516	467,103
Employees 1945..	201,502	160,132	36,593	14,583	23,062	435,872

Female Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Firms 1944......	5,683	978	626	106	123	7,516
Firms 1945......	6,382	2,051	387	135	140	9,095
Employees 1944..	151,135	48,570	31,998	5,913	7,828	245,444
Employees 1945..	143,681	77,312	17,225	6,458	10,079	254,755

Total Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
1944............	405,642	127,772	113,321	19,468	46,344	712,547
1945............	345,183	237,444	53,818	21,041	33,141	690,627

Also 29,381 employees, male and female, employed by 1,119 firms were working approximately fifty hours per week.

Overtime Permits, Employment of Females until 9 p.m.
Section 30 of The Factory, Shop and Office Building Act

Fiscal Years	1943	1944	1945
Number of firms using permits..................	775	545	509
Number of permits issued......................	2,569	2,079	1,634
Number of nights worked......................	15,892	12,497	10,516
Number of females employed overtime...........	12,858	24,267	14,898

Double Shift Permits, Employment of Females between 6 a.m. and 11 p.m.
Section 31 of The Factory, Shop and Office Building Act

Fiscal Years	1943	1944	1945
Number of firms using permits..................	135	116	93
Number of permits issued......................	251	215	193

Special Authorities granted for Employment of Females on Multiple Shifts beyond the Limitations of Sections 30 and 31 of The Factory, Shop and Office Building Act

Fiscal Years	1943			1944			1945		
Shifts	Firms	Employees		Firms	Employees		Firms	Employees	
		Male	Female		Male	Female		Male	Female
2 8-hour shifts.	14	7,368	1,387	11	1,744	1,637	3	88	75
2 9-hour shifts.	16	2,542	1,967	19	5,101	2,289	3	3,953	1,831
2 10-hour shifts.	94	35,555	13,020	65	20,436	7,854	31	3,900	2,443
3 8-hour shifts.	63	32,891	8,752	45	24,944	6,242	20	5,450	1,488
Totals.....	187	78,356	25,126	140	52,225	18,022	57	13,391	5,837

Note: Some of the above authorities were issued to continue during the wartime emergency.

VIOLATIONS

Violations of the acts in the enforcement of which the inspectors have a responsibility were reported as follows:

	1944	1945
Adolescent School Attendance Act....................	197	119
Minimum Wage Act..................................	1,872	2,347
Operating Engineers Act............................	351	194
Steam Boiler Act...................................	4	19
Totals..	2,424	2,679

Violations of The Minimum Wage Act were chiefly cases of carelessness on the part of employers in neglecting to keep minimum wage cards posted in their establishments.

PROSECUTIONS

Proceedings were taken against forty-two firms for violations of The Factory, Shop and Office Building Act in connection with which 100 separate charges were laid. Convictions were recorded in thirteen cases under section 29; one case under section 13; and fifty-seven convictions, twenty-seven cases withdrawn and two cases dismissed under section 24.

	Convictions	Withdrawn	Dismissed
Hours for youths, young girls and women—Section 29	13	—	—
Submitting of plans—Section 13	1	—	—
Child labour—Section 24	57	27	2
Totals	71	27	2

EXPLOSIONS

One hundred and fifty-five explosions were reported during the year, four of which took place towards the close of the previous fiscal year. Seventy-five of these explosions caused injuries to ninety-four employees, and injuries proved fatal to twelve employees.

Explosions causing injuries were as follows:

February 4, 1944	Detonator exploded when press was being operated.
March 7	Cupola was being tapped and, as hot metal struck the ladle, it exploded.
March 20	Water poured on fire in container caused an explosion.
March 29	There was an explosion when degreaser machine was being cleaned with caustic and water.
April 8	When a crane was being driven in front of and above the furnaces, a furnace blew, causing hot liquid to fly on crane.
April 20	Detonator in mould exploded when mould was being picked up.
May 9	Employee put a match to a barrel of flavour concentrate which was being filled, causing an explosion.
May 10	Bulb exploded.
May 19	Dust exploded in rag duster.
May 27	Lighting fire in oven, witness threw match in fire, and fire exploded.
May 29	Mould exploded due to moisture.
June 2	Solder pot exploded when valves were being regulated.
June 3	Explosion in an adjoining building resulted in falling debris.
June 12	When vacuum cleaner was being cleaned, motor started and an explosion took place.
June 15	When press scrap was put in furnace it exploded.
June 20	Employee reached to set mould straight and detonator exploded.
June 29	When stuck detonator was being removed it exploded.
June 30	When tar was being melted, cold layer touched hot layer causing explosion.
July 8	Explosion caused by dust.
July 11	Hot metal in hand ladle suddenly exploded.
July 13	Furnace being charged with copper exploded.
July 14	When full bottle was being removed from pasteurizer it exploded.
July 19	Fuse exploded.
July 24	Oil burner in foundry exploded.
July 26	Slate in forge fire exploded when rivets were being heated.

EXPLOSIONS—(Continued)

July 30	Furnace exploded.
July 31	Furnace being charged with wet copper exploded.
August 2	Mould being filled with hot metal exploded.
August 7	When being charged furnace blew hot metal.
August 17	Furnace exploded when employee was charging it with wet scrap.
August 17	Tracer exploded.
August 17	Furnace being skimmed with wet shovel blew up.
August 22	Naphtha put on fire by mistake caused explosion.
August 24	Metal ran down into mould when a skim-pot was being tapped and it exploded.
August 26	When molten metal was being poured an employee dropped in a piece of cold casting to cool it, thus causing an explosion.
August 28	Gas exploded in firebox.
August 30	When employee was cleaning around mix piles, bottom of furnace shell burned out; molten slag contacted water duct and explosion occurred, blowing about two-thirds of slag and metal out top of furnace.
August 30	Detonation in limestone spawl caused explosion in cupola.
September 2	Furnace exploded when fuel was being thrown on.
September 6	An employee skimming a pot of metal added a gate for cooling which must have been wet, thus causing an explosion.
September 8	When employee was testing a sprue in a runner-box filled with hot iron, the sprue was apparently wet, and as the hot iron came in contact with sprue the iron exploded.
September 8	When hot metal was being skimmed before being poured into mould particle exploded.
September 11	Hot magnesium metal exploded when being poured.
September 13	An explosion occurred when pipefitters, under supervision, were cracking coils removing valve from two-inch reflux line on No. 6 coil.
September 13	Flame on heater had gone out and explosion occurred when employee tried to relight it.
September 14	Piece of scrap put in furnace caused explosion.
September 15	Explosion occurred when bonnet was being removed from three-inch discharge valve at ammonia pump.
October 4	Hot metal being poured into cold die caused an explosion.
October 16	Wet metal being thrown into core oven caused explosion.
November 2	Ladle operator was pouring leavings into pit and explosion occurred when molten metal hit moisture.
November 6	Fire and explosion occurred in oven in enamel and plastics department.
November 8	Fire and explosion occurred when a quantity of high carbon manganese was being crushed in a ball mill.
November 9	Operator struck drift with brass hammer, thus causing gunpowder to explode.
November 13	While an automatic sawdust conveyer was being installed from the shavings vault to the dutch ovens, an explosion occurred.
November 13	Wood flour used with regular fuel caused explosion in furnace, forcing furnace doors open and shooting flames into room.
December 5	Over-sensitive detonator exploded.
December 18	Wet mould caused explosion when small castings were being poured.
December 20	A barrel of paint exploded when being emptied.
December 26	Furnace exploded when being skimmed with wet shovel.
January 8, 1945	Pipe filled with sand exploded while being heated in the forge during the bending process.

EXPLOSIONS—(Continued)

January 12	Leaking gas exploded.
January 17	Explosion occurred when residue of pulverized coal was being sprinkled with water.
January 17	When firing machine was being operated, one of the fuses failed to explode, and one extraction detonator fell from fuse and detonated.
January 17	While employee was removing detonator from press, detonator blew.
January 19	When cup of A.S.A. powder was being removed from mixer, powder detonated.
January 19	Powder fired when being scooped with copper scoop to fill bomb.
February 13	Explosion occurred when a filled bomb was being removed from funnel.
February 13	Hot metal exploded when employee started to pour billets into mould.
February 21	While being poured metal went on weight and exploded.
February 28	Mould of metal that had just been poured exploded.
March 2	While an employee was trying to find leak in propane gas meter with an air hose the meter exploded.
March 5	Metal in furnace exploded.
March 13	Explosion occurred when employee pouring a heat was about to move ladle to next mould.
March 19	Explosion occurred while employee was working between calender and post dip.
March 22	While metal top was being taken from the sealrite container of mix, an explosion occurred.

COMPLAINTS

Two hundred and one complaints were received during the fiscal year. Upon investigation, sufficient grounds for complaint were found in one hundred and twenty-one cases, insufficient grounds in sixty-seven cases and thirteen cases concerned matters not under the jurisdiction of the Factory Inspection Branch. Some investigations covered more than one complaint. Subjects of complaints were as follows:

	1944	1945
Adolescents	9	10
Child labour	45	31
Dust	12	5
Elevators	9	9
Fire hazards	12	13
Fumes	21	13
Guarding machinery	1	—
Lack of heat	6	7
Long hours	35	29
Light	1	—
Lunch period	1	2
Lunch and dressing rooms	—	2
Miscellaneous	56	33
Multiple	18	19
One Day's Rest in Seven	1	2
Safety of building	1	1
Sanitation	22	7
Toilet accommodation	2	13
Ventilation	7	5
TOTALS	259	201

PROVINCE OF ONTARIO

Summary of Accidents for the

	Cause of Injury	Head and Face				Upper Extremities								Trunk						
		Face	Head	Eyes	Ears	Hand	Fingers	Thumb	Arm	Shoulder	Wrist	Elbow	Other	Ribs	Thigh	Back	Stomach	Chest	Side	Hips
	Burns and scalds	12	3	51	2	66	28	9	52	1	14	3	5	1	1	3		1	1	1
	Cranes and derricks	1	4			8	8	5	5			1	2	1	2			1		
	Elevators	2	2			8	10	3	2		1	1	2	1		2				1
	Electricity			8		2	2		1				3							
	Engines and cars	1	1			4	8	1	1	2	5	1	2			2				
	Explosions	2	1	3		4	5				1	1		1						
	Falling substances	11	61	6	3	81	175	36	34	25	23	7	5	16	10	29		20	6	3
	Falls	10	54	2	1	63	43	22	62	94	107	62	50	158	11	168	1	48	47	46
	Flying missiles	23	20	603	3	19	18	3	22	1	4	3	9	3	2	2		10	1	2
	Foreign substances in eyes			64																
	Hand tools	9	4	5	1	37	66	44	6	3	9	2	3	2	1	1			1	
	Hooks, chains, cables	4	5	2		11	20		9	2	4	1		1	1			2	1	
	Infected wounds	8	2	18	2	179	383	131	38	2	24	22	9		2	3				1
	Jammed between articles		4			113	544	95	7	2	15	2	1	3	2	3	1	3	1	3
	Sprains and strains					27	10	13	69	99	119	12	45	6	11	786	8	45	231	26
Machinery and Connections	Rolls					17	48	6	11			1						1		
	Gears, cogs, sprockets	1				5	22	6	2											
	Belts, pulleys, shafting	1	2			20	43	8	6		3					2			1	
	Saws	2				41	96	42	6		2		2		2			1	2	
	Planer					3	17	2	1					1						
	Drill		4	4		27	41	22	7		3	1		1		1		1	1	
	Milling Machinery	1		1		2	35	5	2		1									
	Shears					3	29	2	1											
	Emery wheel			1		8	19	7	4	1										
	Press	1		1		16	165	20	1		5	1		1				1		
	Punch					5	83	9			1		1							
	Dies					3	22	6												
	Barker					1	4													
	Calender					3	5	1	3						1					
	Cutter knives					12	63	19	8		1	1		1	1	1				
	Conveyers			1		3	15		2		1									
	Hammers	1				6	6	4	3		2	1			1		1			
	Jointers					2	13	2												
	Stitcher						5													
	Loom	1	2			3	5		1				1			1				
	Centrifugal machinery						3		2	1										
	Paper machinery		1			1	16	2	6		1					1				
	Spinning machinery					4	11	1			1							1		
	Winders					6	6		2							1		1		
	Grinding wheels	1		1		14	68	15	1		1	2					1	1		
	Lathes	1		1		18	41	11	3		1	2							1	
	Machinery connections	4	3	1		51	236	51	10		14	1	1					2		1
	Wiredrawing, etc		1	1		1	2		4											
	Trucking	6	4	1	1	19	33	10	6	2	4	4	11	18	3	9	1	7	4	2
	Other machinery	3	4	1	1	40	113	17	17	1	1		3	1	1	1			1	
	Miscellaneous causes	18	71	46	7	213	382	121	89	21	60	94	49	38	13	25	6	30	17	5
	Spoolers																			
	Industrial diseases	14	1	3		65	18	4	43		6	1	24		2		1	1		
	Fumes			2									18				1	2		
	TOTALS	138	254	827	21	1234	2985	755	549	257	434	227	246	254	67	1041	21	179	316	91

FACTORY INSPECTION BRANCH

Fiscal Year Ending March 31, 1945

		Lower Extremities								Class of Industry														
Groin	Abdomen	Legs	Foot	Toes	Knee	Ankle	Multiple	FATAL	TOTALS	Pulp and Paper Trades	Metal Trades	Rubber and Rubber Goods	Textiles	Food	Lumber	Laundries	Chemicals	Conveyances, etc.	Transportation	Clay, Glass and Stone	Unclassified Trades	Leather Goods	Woodworking	Wearing Apparel
...	2	36	118	8	2	24	245	2	691	44	361	48	15	51	3	2	54	31	39	24	16	2	1	..
...	1	8	5	6	4	2	14	6	84	3	59	1	...	...	...	..	1	11	4	3	...	...	2	..
...	...	5	15	8	...	3	19	5	90	5	32	4	8	20	1	..	5	1	1	6	5	...	...	2
...	...	...	...	...	...	...	10	3	29	4	15	...	1	1	...	..	...	1	1	4	2	...	...	..
1	1	5	4	...	...	...	14	2	55	1	17	1	...	3	2	..	3	9	12	6	1	...	...	..
...	...	2	5	...	...	1	56	12	94	...	49	4	1	1	...	..	18	...	1	9	11	...	...	..
4	7	181	602	1140	45	64	121	2	2717	213	1560	75	31	127	35	..	61	304	105	101	42	15	48	..
17	7	143	85	17	156	105	387	5	1971	160	808	57	74	179	41	2	69	234	89	102	88	17	40	11
2	2	15	2	4	8	4	23	1	809	56	451	22	14	30	21	..	16	84	17	55	19	4	20	..
...	...	...	...	...	...	...	...	..	64	5	31	3	2	3	8	..	2	4	...	4	1	1	...	..
...	1	9	12	4	9	3	3	..	235	18	117	10	8	8	6	..	5	15	23	13	4	2	5	1
...	1	7	4	2	2	1	3	..	83	29	27	5	2	5	3	..	...	5	...	4	1	1	1	..
...	...	22	34	11	17	8	6	..	922	58	471	22	27	84	11	..	11	117	11	46	19	11	24	10
...	2	36	32	13	12	12	39	2	947	64	499	28	11	69	21	..	23	94	39	51	23	5	19	1
300	71	48	38	...	141	243	68	..	2416	148	1178	108	66	152	29	..	80	299	56	163	89	22	25	1
...	...	...	2	...	1	...	7	..	94	13	22	16	12	6	...	1	1	1	2	3	4	4	9	..
...	...	...	...	...	...	...	...	..	36	1	12	2	8	6	1	..	...	...	...	2	2	1	1	..
...	...	3	3	...	1	3	10	4	110	11	38	6	10	14	5	..	2	3	2	9	3	...	7	..
...	...	...	1	1	2	...	2	2	204	18	61	7	4	1	22	..	...	19	2	9	19	1	41	..
...	...	...	...	...	...	...	1	..	25	4	12	...	...	...	3	..	...	1	...	...	2	...	3	..
...	...	...	2	1	3	2	9	..	130	...	89	4	...	1	...	..	1	21	5	4	3	...	2	..
...	...	1	...	...	...	...	2	..	50	...	43	3	...	...	...	..	...	4	...	...	...	...	...	..
...	...	2	...	...	...	...	...	..	37	2	31	...	...	...	...	..	1	2	...	1	...	...	...	..
...	...	...	...	...	...	...	2	..	42	...	27	1	1	...	...	..	...	6	6	...	...	1	...	..
...	...	1	3	2	...	1	1	1	221	20	150	6	1	...	1	2	...	18	1	10	8	1	2	1
...	...	...	...	...	...	...	...	..	99	...	82	...	1	...	...	..	1	8	1	2	2	1	...	1
...	...	...	...	...	...	...	1	..	32	...	17	2	1	...	...	..	...	1	...	9	2	...	...	..
...	...	...	...	...	...	...	1	..	6	5	1	...	...	...	...	..	...	...	...	...	...	...	...	..
...	...	...	...	...	...	...	1	..	14	6	...	8	...	...	...	..	...	...	...	...	...	...	...	..
...	...	1	...	...	...	...	2	..	110	12	25	14	12	17	...	..	...	2	2	3	4	5	13	1
...	...	...	4	...	...	1	5	..	32	7	10	1	1	4	...	..	1	...	...	5	2	1	...	..
...	...	...	...	...	...	...	2	..	27	...	18	...	...	...	...	..	1	1	6	...	1	...	...	..
...	...	...	...	...	...	...	...	..	17	1	5	2	1	...	3	..	...	1	...	...	1	...	3	..
...	...	...	...	...	...	...	...	..	5	2	...	...	...	...	1	..	...	...	...	1	...	1	...	..
...	...	...	...	...	...	...	...	..	14	...	1	...	13	...	...	..	...	...	...	...	...	...	...	..
...	...	...	...	...	1	...	4	..	11	...	7	...	1	...	1	..	1	1	...	...	...	...	...	..
...	...	...	...	...	...	...	1	..	29	26	2	...	...	...	...	..	...	...	...	...	1	...	...	..
...	...	1	1	...	...	...	...	..	20	...	...	...	19	...	...	..	...	1	...	...	...	...	...	..
...	...	2	...	...	...	...	1	..	19	14	2	1	1	...	...	..	...	...	...	1	...	...	...	..
...	1	...	...	...	1	...	6	1	114	5	85	...	1	2	1	..	...	14	1	3	...	1	1	..
...	...	...	...	1	1	...	2	..	83	5	60	3	1	...	2	..	...	4	...	1	1	...	6	..
2	1	5	1	1	2	1	13	..	401	17	206	27	25	31	2	..	5	36	6	12	15	8	10	1
...	...	1	...	...	...	...	1	1	12	...	10	2	...	...	...	..	...	...	...	...	...	...	...	..
3	3	30	58	86	21	17	26	2	391	51	159	12	8	48	6	1	12	33	13	20	18	6	4	..
...	1	3	2	2	...	3	27	1	244	13	131	14	11	26	4	2	4	11	1	7	7	9	2	2
9	9	133	151	49	134	45	128	6	1969	111	892	70	74	258	28	..	33	191	41	113	100	8	41	9
...	...	...	...	...	...	...	...	..	...	...	...	...	...	...	...	..	...	...	...	...	...	...	...	..
...	...	12	2	...	2	1	309	1	510	18	254	41	16	14	1	1	11	89	3	38	6	11	7	..
...	...	...	...	...	...	...	3	3	29	7	14	...	...	...	...	..	3	1	..	1	3	...	...	..
338	110	712	1186	1356	565	544	1575	62	16344	1177	8141	630	482	1161	262	11	425	1678	490	845	525	139	337	41

ACCIDENTS

During the year 16,344 accidents were reported to the Factory Inspection Branch, as compared with 16,610 reported in 1944, 2,124 of which happened to females. Sixty-two fatal accidents were reported as compared with sixty-eight the previous year.

Fatalities were due to:—

Burns and scalds	2
Cranes and derricks	6
Elevators	5
Electricity	3
Engines and cars	2
Explosions	12
Falling substance	2
Falls	5
Flying missiles	1
Jammed between articles	2
Belts, pulleys, shafting	4
Saws	2
Press	1
Grinding wheels	1
Wiredrawing	1
Trucking	2
Other machinery	1
Miscellaneous causes	6
Industrial diseases	1
Fumes	3
Total	62

BOARD OF EXAMINERS OF OPERATING ENGINEERS

CHAIRMAN: JOHN SHARP

MEMBERS OF THE BOARD: W. J. SCOTT, S. G. ROSE

The Board of Examiners of Operating Engineers presents the thirty-sixth annual report for the fiscal year ending March 31, 1945.

The statement of revenue attached hereto compares favourably with previous years, the net revenue of $31,184.85 being an increase of $262.54 over the fiscal year 1944. The sale of engineering text books issued by the Department shows an increase of twenty-nine per cent, which indicates that these books have a definite educational value for engineers writing the examinations. There was a decrease in the number of examinations conducted at the Toronto office and at other centres of examination, with a corresponding increase in the number of candidates who failed to pass. Enforcement of the Act has been carried out in a satisfactory manner and in conjunction with the National Selective Service Regulations.

The number of applications for examination reviewed by the Board was 843, of which eighty-one were rejected as not complying with the requirements of the Act. A total of 17,498 certificates was issued and does not include certificates maintained in good standing of engineers in the armed services. The number of plant registration certificates issued was 265.

There were 916 candidates who wrote examinations at the Toronto office and 1,177 who wrote at other centres in Ontario. The number of candidates who failed to obtain sufficient marks to pass was fifty-one per cent of the total. As the standard of examinations has not been raised, this increase in percentage of failures can be attributed to insufficient study and preparation on the part of the candidates.

To assist in the rehabilitation of men discharged from active service, an Order-in-Council was passed in April, 1945, which will permit men who have been honourably discharged from His Majesty's armed services to qualify for fourth class stationary engineers' examination upon completion of six months' operating time.

Enforcement of the regulations has been limited to the extent of certificated engineers available. The situation in this respect is improving gradually through the engineers being discharged from active service and resuming their positions held at the time of enlistment. One hundred and ninety-five violations were reported and acted upon for compliance with the Act and 517 inspections were made by the inspector of the Branch.

The Board of Examiners takes this opportunity to express its appreciation and to acknowledge with thanks the assistance given by the operating engineers in carrying out the provisions of The Operating Engineers Act.

REPORT OF REVENUE FOR FISCAL YEAR

APRIL 1, 1944 TO MARCH 31, 1945

Fees collected for:

Examinations	$26,389.14
Re-examinations	
Renewals	
Penalty renewal fees	
Provisional certificates	
Duplicates	
Plant registration	265.00

Monies refunded on:

Examinations	$693.99
Renewals	
Penalty renewal fees	
Plant registration	
Duplicate certificates	
Miscellaneous	
Text books	46.00
Total refunds	$739.99

Revenue by:

Certificates	$26,654.14
Sale of text books	5,257.49
Miscellaneous	13.21
	$31,924.84

Gross revenue	$31,924.84
Total refunds	739.99
Net revenue	$31,184.85

REPORT OF CERTIFICATES FOR FISCAL YEAR

Number of certificates issued	17,498
Number of certificates refused	1,048

Certificates issued							Certificates refused
Class	By Examination	By Re-examination	Provisional	Duplicate	Renewals	Totals	Refused
Compressor	29	4			261	294	10
Fireman	53	11	1		414	479	31
4th class	408	105	11	4	5,249	5,777	314
3rd class	123	90	7	4	4,435	4,659	389
2nd class	30	36	1	2	2,078	2,147	179
1st class	3	9			304	316	54
Hoisting	96	16		8	2,020	2,140	52
Traction	17	3		5	1,016	1,041	19
Duplex	4			2	374	380	
Plant registrations						265	
TOTALS	763	274	20	25	16,151	17,498	1,048

REPORT OF EXAMINATIONS HELD FOR FISCAL YEAR 1945

Number of candidates examined at Toronto	916
Number of candidates examined at other centres	1,177
Total number of candidates examined	2,093

Class	At Toronto	At other centres	Total
Compressor	2	28	30
Fireman	29	45	74
4th class	374	468	842
3rd class	260	350	610
2nd class	122	145	267
1st class	50	20	70
Hoisting	70	91	161
Traction	9	30	39
TOTALS	916	1,177	2,093

Examinations were held at outside centres as follows:

	No. of examinations	No. of candidates		No. of examinations	No. of candidates
Brantford	2	29	Niagara Falls	2	40
Belleville	2	40	Ottawa	2	121
Brockville	2	31	Orillia	1	11
Chatham	2	29	Parry Sound	1	6
Cornwall	1	13	Peterborough	2	26
Fort Frances	1	8	Port Arthur	2	57
Haileybury	1	4	Renfrew	1	28
Huntsville	1	6	Sault Ste. Marie	2	52
Hamilton	3	100	Sioux Lookout	1	2
Kapuskasing	1	12	Sudbury	3	109
Kenora	1	6	Sarnia	1	49
Kirkland Lake	2	25	St. Catharines	2	30
Kingston	2	24	Timmins	2	47
Kitchener	2	58	Windsor	2	78
London	2	81	Other centres	3	39
North Bay	1	16			

Total at outside centres	53	1,177
Total at Toronto		916
Total during fiscal year		2,093

BOILER INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR: J. R. PRAIN
EXAMINER OF REPORTS AND DESIGNS: J. N. BRIGGS

SUMMARY OF WORK FOR FISCAL YEAR 1945

Drawings and Specifications Surveyed, Registered and Re-registered:

	Designs
Boilers	67
Pressure vessels	311
Accessories	7
Pressure piping layouts	28
Ontario rulings	46
TOTAL	459

New Boilers and Pressure Vessels:

	Inspections
Boilers	780
Pressure vessels	1,128
Pressure piping installations	27
TOTAL	1,935

Used Boilers and Pressure Vessels:

	Inspections
Boilers	566
Pressure vessels	317
	883
Second and final inspections	2,334
TOTAL	3,217

Certificates Issued:

	Number
Class A—new boilers and pressure vessels	1,325
Class B—used boilers and pressure vessels	689
Class C—low pressure boilers accepted on affidavit	220
Class D—pressure vessels accepted on affidavit	983
Class E—boilers under 3 H.P. accepted on affidavit	24
Duplicate certificates	17
TOTAL	3,258

Annual Inspections (Factory, Shop and Office Building Act):

Uninsured boilers	2,446
Uninsured pressure vessels	3,873
TOTAL	6,319
Certificates issued	2,808

Total amount of monies transmitted to the Treasury Department $42,628.75.

CONCILIATION AND ARBITRATION

CHIEF CONCILIATION OFFICER—LOUIS FINE

CONCILIATION OFFICERS—JAMES HUTCHEON, G. L. FENWICK

The conciliation staff of Ontario consists of the Chief Conciliation Officer and two conciliation officers, assisted by labour relations officers of the Dominion Government. In addition to duties directly connected with mediation, conciliation and arbitration, these officers act as investigators for the Regional War Labour Board, and as referees and returning-officers in plant elections arranged by the Ontario Labour Relations Board, and in plant elections held with the consent of all parties. They also conduct conferences as required under The Industrial Standards Act.

Applications for Boards of Conciliation

During the fiscal year there were fifty-seven Boards of Conciliation. Before such a board is appointed, the dispute is investigated by one of the conciliation officers, whose first efforts are directed toward conciliating or adjusting the matters in dispute. Failing this, he reports the facts to the Department involved which decides whether a Board of Conciliation is warranted. During the fiscal year conciliation officers were successful in bringing about an understanding enabling the parties involved to reach a satisfactory agreement in twenty-one cases. Prior to the establishment of the Ontario Labour Relations Board in April, 1944, most of the disputes which came before Boards of Conciliation were connected with collective bargaining requests. Subsequently these cases were dealt with by the Labour Relations Board, and when necessary referred to a conciliation officer where the parties were unable to reach an agreement.

Arbitration

The question of arbitration of grievances or disputes has become one of the most important factors in industrial relations. Practically every agreement between management and labour provides for arbitration proceedings where matters cannot be amicably disposed of, and the services of this Branch have been utilized to a great extent. After a grievance has passed through the various stages without agreement, it finally reaches a point where an arbitrator is required and this arbitrator is often appointed on application to the Minister of Labour by the parties concerned. During the year officers of this Department acted as arbitrators in forty-nine cases involving 200 grievances.

Conciliation

Conciliation officers are available at all times to both employees and employers to assist in adjusting grievances, labour difficulties and misunderstandings. In many instances, conciliation officers have been successful in preventing stoppages of work, strikes and lockouts and in bringing about harmonious relations in all types of industries. During the fiscal year 103 conciliation cases passed through the National Labour Relations Board, sixteen through the Ontario Labour Relations Board, twelve through the Ontario Department of Labour, and five through the federal Department of Labour.

Discrimination Cases

Twenty-three cases of dismissal for alleged union activity or membership were investigated and rectified wherever possible. In other instances a recommendation was made to the federal Department of Labour for the appointment of a Commissioner under Order-in-Council P.C. 4020 and enquiries were investigated as provided in this Order.

PLANT VOTES

During this period conciliation officers acted as returning-officers for sixty-four plant elections for the Ontario Labour Relations Board. Eight elections for the National Labour Relations Board and twenty-five votes were held at the request of, and with the consent of the parties concerned. Six plant elections were held for the Labour Court.

Number		Employees involved
64	Ontario Labour Relations Board	13,661
8	National Labour Relations Board	234
25	Consent votes	6,911
6	Labour Court	5,910
	Total	26,716

In case of the consent votes, the conciliation officers make all preliminary arrangements, obtain agreement on the voters' list and supervise the election. After the result of the election is certified, the union receiving the majority vote is recognized by the company as the bargaining agency and in most cases a collective bargaining agreement resulted. In the Ontario Labour Relations Board cases, the result of the vote was reported to the Ontario Labour Relations Board and the Board dealt with the matter thereafter.

REFEREES

Conciliation officers act as referees for the Ontario Labour Relations Board to investigate applications for certification. During the fiscal year there were thirty-six referee investigations for the Ontario Labour Relations Board and two for the National Labour Relations Board.

ONTARIO LABOUR RELATIONS BOARD

In April, 1944, The Labour Relations Board Act was passed by the Ontario Legislature, by which the Ontario Labour Relations Board took the place of the Ontario Labour Court. This Act provided for certification of unions or employees' associations as authorized by federal Order-in-Council P.C. 1003.

ONTARIO REGIONAL WAR LABOUR BOARD

During the fiscal year conciliation officers were given 412 assignments to investigate for the Regional War Labour Board, and five for the Industry and Labour Board. These assignments necessitated visits to plants in all parts of the Province, and complete reports to the Board on wage schedules not only of the plant under review but of other plants in the same district and plants in similar industries. The federal Government's wage control Order P.C. 9384 is administered within the Province by the Ontario Regional War Labour Board subject to review by the National War Labour Board.

LABOUR RELATIONS BOARD

Chairman:—J. FINKELMAN

The enactment by the Legislative Assembly of the Province of Ontario of The Collective Bargaining Act, 1943, constituted a new departure in the treatment of labour relations in this Province. Juridical processes were substituted for industrial strife as a means of settling controversies relating to union recognition, for, although union recognition is but the first step in the collective bargaining process, nevertheless it has been one of the chief sources of serious and aggravated disputes throughout the preceding decade. The tribunal set up to administer that Act was the Labour Court, a branch of the High Court of Justice for the Province. The Act conferred upon the Court power (i) to certify bargaining agencies; (ii) to restrain employers from continuing to engage in certain unfair labour practices defined by the Act; (iii) to direct employers to bargain in good faith with certified bargaining agencies; (iv) to reinstate persons discharged from employment contrary to the provisions of the Act: and (v) to construe collective agreements. The Labour Court administered The Collective Bargaining Act from June 14, 1943, until that statute was repealed consequent upon the coming into operation of the Wartime Labour Relations Regulations, federal Order-in-Council P.C. 1003 of February 17, 1944, and The Ontario Labour Relations Board Act on March 20, 1944 (federal Order-in-Council P.C. 1982 of March 20, 1944). However, by federal Order-in-Council P.C. 2301 of March 30, 1944, and The Ontario Labour Relations Board Act, it was provided that the Labour Court should continue in existence for the purpose of disposing of proceedings pending therein on March 20, 1944, and that certificates issued under The Collective Bargaining Act, 1943, should be deemed to have the same effect as certificates issued under the Wartime Labour Relations Regulations.

The contribution made by the Labour Court to the establishment of a scheme of industrial jurisprudence in Ontario is of the highest significance. As successor to the Labour Court, the Ontario Labour Relations Board has been spared the onerous task of breaking new ground; it has been in the fortunate position of being able to build on the solid foundation already laid by the Labour Court. Indeed, it is not too much to say that, but for the Labour Court, collective bargaining might have been less readily accepted by industry as a normal feature of industrial relations in Ontario. If proof be required to support this statement, reference need only be had to the protracted legal battle which hampered the National Labour Relations Board of the United States of America in the early years of its history.

On February 17, 1944, the federal Government, in pursuance of the powers conferred upon it by the War Measures Act, R.S.C. 1927, Chapter 206, enacted the Wartime Labour Relations Regulations, thus effectively occupying the legislative field in respect of collective bargaining in so far as it included (i) industries normally within the exclusive legislative jurisdiction of the Dominion and (ii) a group of industries listed in Schedule A to the regulations, which may be referred to broadly as "war industries" and which normally fall within the exclusive legislative jurisdiction of the provinces. Provision was made in the regulations enabling the provinces by statute to make the regulations applicable to those industries which still remained within their legislative jurisdiction, i.e., industries which did not fall within classes (i) and (ii) above. For convenience, this latter class may be referred to as "provincial industries". Since the operation of two parallel schemes for dealing with labour relations would have produced chaos in a heavily industrialized province such as Ontario, the Province availed itself of the opportunity afforded by the regulations to bring all industries within the scope of the regulations. Accordingly, the Legislative Assembly of the Province enacted The Ontario Labour Relations Board Act, 1944, which **inter alia** empowered the Lieutenant-Governor in Council to make applicable to that portion of industry which remained within provincial jurisdiction ("provincial industries") the Wartime Labour Relations Regulations as well as certain other federal Orders-in-Council and any amendments to such regulations and any other regulations which might be made under or pursuant to the War Measures Act. Any regulations so brought into effect by the Lieutenant-Governor in Council continue in full force and effect notwithstanding their revocation by the federal Government and notwithstanding that, because of the termination of the war or for any other reason, they may become inoperative as regulations under the War Measures Act. In addition, the Act provided for the establishment of the Ontario Labour Relations Board to exercise such powers and to perform such duties as might be vested in or imposed upon it by the Act, or by any other act of the Ontario Legislature, and by any regulation or agreement made under or pursuant to any of such acts.

The Lieutenant-Governor in Council, by Order-in-Council of May 18, 1944 (O. Reg. 53/44), then made the regulations applicable to all employees whose relations with their employers are ordinarily within the exclusive legislative jurisdiction of the Legislature of Ontario to regulate in the manner provided in the regulations and to the employers thereof. By agreement between the Dominion and the Province, confirmed by Orders-in-Council (P.C. 2911 of April 27, 1944 and O. Reg. 52/44), the jurisdiction and powers of the Wartime Labour Relations Board (National) under the Wartime Labour Relations Regulations in so far as they pertain to "war industries" and to "provincial industries", except for certain matters which might extend beyond the boundaries of the Province, were vested in the Ontario Labour Relations Board. All decisions and orders of the Ontario Labour Relations Board, whether in respect of "war industries" or in respect of "provincial industries" were made subject to appeal to the Wartime Labour Relations Board (National) by leave of either the Ontario Board or the National Board. On September 1, 1944, the federal Government, by Order-in-Council P.C. 6893, made certain amendments to sections 15, 16 and 48 of the Wartime Labour Relations Regulations and these amendments were also made applicable to "provincial industries" by provincial Order-in-Council (O. Reg. 54/44 of October 17, 1944).

The Ontario Labour Relations Board is not a provincial branch of the Wartime Labour Relations Board (National). It is a quasi-judicial tribunal appointed by the Lieutenant-Governor in Council upon the recommendation of the provincial Minister of Labour, after consultation with the federal Minister of Labour, and certain powers of original jurisdiction have been vested in it. The Ontario Labour Relations Board consists of seven members, three being representatives of employers and three representatives of employees, chosen from panels of names submitted by appropriate employer and labour organizations respectively. The personnel of the Board is as follows:

Chairman	PROFESSOR J. FINKELMAN	Professor of Administrative and Industrial Law in the School of Law, University of Toronto, Toronto;
Members	MR. W. J. CORBETT	Hayes Steel Products Limited, Merritton;
	MR. C. E. SHUMAKER	Goodyear Tire & Rubber Co. Ltd., New Toronto;
	MR. R. W. TEAGLE	Teagle & Son, Toronto;
	MR. RUSSELL HARVEY	Organizer, American Federation of Labour, Mimico;
	MR. H. J. PADGET	United Steelworkers of America, Toronto;
	MR. E. J. HOPCRAFT	Brotherhood of Maintenance of Way Employees, Toronto.

During the fiscal year ending March 31, 1945, the Ontario Labour Relations Board held 102 sessions. The "average board member" attended 98 sessions and no board member attended less than 94 sessions. Until October, 1944, the Board heard all cases in the first instance, only routine administrative duties being delegated to the staff of the Board. As the burden of work increased, however, it became impossible for the Board to cope with its case-load in this fashion and the Board established the practice of referring to referees uncontested cases and cases in which no novel issue was involved. Seventy-nine cases, representing 33.5 per cent of the cases coming before the Board after the beginning of October, 1944, were so referred. Through the co-operation of the Chief Conciliation Officer of the Province, the Board was enabled to avail itself of the services of the conciliation officers under his supervision, members of the provincial conciliation service as well as of the federal conciliation service. The Board is heavily indebted to these officials. Similarly, the Board has enjoyed the co-operation of the officials of the Unemployment Insurance Commission who have on numerous occasions permitted the Board to call upon their senior inspectors to act as deputy returning-officers in connection with the taking of representation votes. High tribute has been paid to these officials both by employers and by employees for the efficient and judicious manner in which they have discharged their duties. It is to be hoped that in future, no matter what labour relations legislation may be enacted, no lesser degree of cordiality and co-operation will prevail between the Dominion and the Province on the administrative level.

The jurisdiction of the Ontario Labour Relations Board includes the following matters: (i) certification of bargaining representatives; (ii) conciliation services; (iii) establishment of grievance procedure; (iv) granting of leave to prosecute for failure to do things required to be done pursuant to the grievance procedure established by a collective agreement or by the Board; and (v) granting of leave to prosecute for a violation of the unfair practice provisions of the regulations. The principles established by the Board in administering the Wartime Labour Relations Regulations in connection with each of these heads of jurisdiction are set out in the reasons for judgment which the Board has issued in all cases in which important matters of principle are involved, and it would be a work of supererogation to summarize them in this report, especially since the statement of the principles established by this Board would be incomplete without summarizing also the decision of the National Board which serve as precedents for this Board. This report will accordingly be confined to statistical information.

The members of the Ontario Labour Relations Board took the oath of office on April 17, 1944, and the Rules of Practice and Procedure of the Board were approved by the Lieutenant-Governor in Council on May 2, 1944 (O. Reg. 9/44). The following statistics therefore represent the administrative experience of the Board over a period of some eleven months. During that period, 461 applications of all types were filed with the Board and they may be analyzed as follows: petitions for certification, 321; applications for conciliation services, 125; petitions for leave to institute prosecution, 9; petitions for establishment of grievance procedure, 3; miscellaneous petitions, 3.

Certification

As has already been pointed out, 321 petitions for certification were filed with the Board during the fiscal year ending March 31, 1945. A breakdown of this figure according to trade union and employees' organizations which were involved either as petitioners or interveners in the proceedings looking towards certification of bargaining representatives shows that trade unions with Canadian Congress of Labour-Congress of Industrial Organizations affiliation were concerned in 161 petitions, trade unions with Trades and Labour Congress of Canada-American Federation of Labor affiliation in 143 petitions, locals affiliated with the Amalgamated Unions of Canada in 9 petitions, locals affiliated with the Canadian Federation of Labour in 5 petitions, Independent Canadian Mine Workers' Union in 4 petitions, and unaffiliated employees' organizations in 65 petitions. In 63 of the petitions, there was a contest between two or more trade unions or employees' organizations. It is with the utmost regret that the Board finds it necessary to report that it was called upon to deal with a number of jurisdictional disputes between Canadian Congress of Labour-Congress of Industrial Organizations affiliates and Trades and Labour Congress of Canada-American Federation of Labour affiliates. Fortunately, the number of such cases was comparatively small (10) and in several of them the parties displayed a highly commendable desire to solve their problems amicably.

Certification was granted in 161 cases, 30 petitions were withdrawn, 23 petitions were dismissed and 1 petition was transferred to the National Board because the case did not lie within the jurisdiction of this Board. The affiliation of trade unions and employees' organizations concerned in the 161 cases in which certification was granted was as follows: Canadian Congress of Labour-Congress of Industrial Organizations affiliates—84, Trades and Labour Congress of Canada-American Federation of Labour affiliates—64, Amalgamated Unions of Canada—1, Canadian Federation of Labour—1, unaffiliated employees' organizations—12. (In one case, success was divided between a Canadian Congress of Labour-Congress of Industrial Organizations affiliate and several Trades and Labour Congress of Canada-American Federation of Labor affiliates).

No useful purpose would be served by giving a breakdown of the affiliation of the various organizations which were involved in cases withdrawn or dismissed. In a number of cases, a petition for certification was filed as a step in the negotiation of a collective agreement, the collective agreement itself being executed before the case was ripe for hearing. Where negotiations reach a successful conclusion under such circumstances, the petition is invariably withdrawn by the petitioner in view of the decision of this Board in the **Loblaw Groceterias Case** to the effect that no certification would issue upon the petition of a trade union or employees' organization which holds a collective agreement. In addition, in some cases a petition has been dismissed not because the petitioner had failed to establish that it enjoyed the requisite support among the employees affected but because such employees were at the time bound by a collective agreement which had not yet run for the ten months period provided for by section 9 of the regulations. Thus, the withdrawal of a petition for certification or even the dismissal of such a petition cannot be taken in every instance as indicating a failure on the part of the employees to achieve a collective bargaining position, for such position may have been achieved altogether apart from certification. In fact, it has been the consistent policy of the Board to encourage employers and employees to settle their affairs without recourse to the Board.

In connection with those petitions for certification of bargaining representatives which were finally disposed of during the fiscal year covered by this report, representation votes were taken in 90 cases. Certification followed on 74 of these votes, 14 petitions were dismissed and 2 were withdrawn.

Conciliation

Although section 11 of the regulations declares that where the efforts of the parties to reach agreement prove unsuccessful, they "may ask the Board to intervene with a view to the completion of an agreement", the language of the regulations in this respect is misleading, since the functions of the Board are confined within very narrow limits. In effect, the Board merely serves as a conduit type for the transmission to the federal Minister of Labour of requests that the conciliation services of the federal and provincial Departments of Labour be made available to the parties. One hundred and twenty-five applications of this character have been filed with the Board during the past fiscal year, 112 of which have been referred to the Minister, and 9 rejected. Requests for intervention were submitted by 89 Canadian Congress of Labour-Congress of Industrial Organizations affiliates, 33 by Trades and Labour Congress of Canada-American Federation of Labor affiliates, 1 by a Canadian Federation of Labour affiliate and 1 by an unaffiliated employees' organization.

Prosecutions

Petitions for leave to institute prosecutions were filed in 9 instances. In several of them the real purpose of the petitioner was to obtain from the Board a declaration of its rights, no other procedure being available for this purpose under the regulations and the Board having established the policy, from which it has in no case departed, that it will not give advisory opinions on hypothetical cases where the parties are not afforded a full opportunity of presenting evidence and argument. Five of the petitions were withdrawn, 1 was dismissed, and 1 was adjourned sine die. The Board is of the opinion that leave to prosecute should be granted only as a last resort when all lesser measures have proved abortive. In addition, the Board has established the policy that it will not institute prosecution on its own initiative save for infringement of the process of the Board, in which event the prosecution would be in the nature of contempt proceedings.

Grievance Procedure

One of the most salutary features of the regulations and a significant innovation in labour relations legislation is the provision for the arbitration of disputes arising out of the interpretation or violation of a collective agreement. Machinery established pursuant to such provision should go far to solve many industrial disputes and thus eliminate industrial strife. Although the regulations require that every agreement shall henceforth "contain a provision establishing a procedure for final settlement, without stoppage of work, on the application of either party, of differences concerning its interpretation or violation", they also provide for the establishment of such a procedure by the Board in those instances in which the parties have failed to do so. Three petitions asking for the establishment of such procedure were filed with the Board and the relief requested by the petitioner has been granted in each case.

ONTARIO REGIONAL WAR LABOUR BOARD

CHIEF EXECUTIVE OFFICER—J. B. METZLER

In the twenty-fifth Annual Report of the Department issued for the fiscal year 1944 a resumé of the activities of the Regional War Labour Board was given. This included a discussion of the various developments which had taken place in connection with wage control.

The Regional War Labour Board continued to function during the fiscal year 1945 under the provisions of the Wartime Wages Control Order, 1943, P.C. 9384, which was passed pursuant to the War Measures Act, December 9, 1943. The constitution of the Board continued as in the previous year, that is, with the Minister of Labour as Chairman, the Deputy Minister of Labour as Vice-Chairman, and with three members representing labour and three representing employers. During the year Mr. C. W. Findlow, Works Manager of the Amalgamated Electric Corporation Limited, resigned from the Board and was replaced by Mr. M. O'Brien of the Canadian General Electric Company Limited.

The volume of work of the Board continued unabated during the year. In all, 8,846 cases were considered, making a grand total of 24,729 since the inception of the Board.

It is interesting to note that the Board has been able to help considerably in furthering the main purpose of price and wage control, namely, to keep down inflation and to ensure that there will be no untoward rise in the cost of living. In large measure the activities of the Board have been assisted by the co-operation of industry and labour alike towards this end.

INDUSTRY AND LABOUR BOARD

CHAIRMAN: ERIC BILLINGTON

MEMBERS: E. G. GIBB, EDWARD COONS

The Industry and Labour Board administers The Hours of Work and Vacations with Pay Act, 1944, The Industrial Standards Act, The Apprenticeship Act and The Minimum Wage Act.

Hours of Work and Vacations with Pay Act, 1944

This Act became effective July 1, 1944, and provides that the maximum regular working hours for employees in industrial undertakings shall be eight per day and forty-eight per week, and that employees shall be given a minimum of one week's vacation with pay after each year of employment.

Hours of Work—Regulations

Regulations pursuant to the Act were approved by Order-in-Council July 11, 1944, and provide that where an employer has by custom or practice established a working week of forty-eight hours or less for his industrial undertaking, but the hours are in excess of eight per day, such employer may continue the established daily hours until otherwise ordered by the Board. Where an employer has reduced the number of hours in the working week in an industrial undertaking to conform with the provisions of the Act, but desires to establish a working week of less than six days, he may, with the approval of the Board, adopt a working day in excess of eight hours.

Postponement in Essential Industries

At the time the Act became effective the labour situation and the vital demands of war were found to be acute. Problems due to manpower shortage existed in those industries which were engaged in the production of war materials and the situation became so serious that the Department of Munitions and Supply, Ottawa, requested that, in view of the necessity for peak production of war supplies, a postponement of the application of the Act in the matter of working hours of employees in such industries be provided. This acute war demand entailed continued absorption of labour from other essential industries which were further handicapped. Consequently, after consultation with the Minister of Labour, the Industry and Labour Board permitted the continuance of existing working hours in industries operating on priority war materials in Ontario.

Conferences were arranged by the Board with both management and employee representatives from many types of industries in order that individual problems might be discussed, and from these conferences the Board was enabled in many instances to provide special orders which were best suited to the requirements of the industries concerned and the enforcement of the Act and the regulations.

No postponement was granted insofar as the vacations with pay provision of the Act is concerned.

Overtime Permits

Employers whose production could not be considered essential to the full maintenance of the war effort were advised that their employees might engage in overtime hours of work only under an overtime permit issued by the Board upon written application from the employer. This permit provides for a maximum of 120 hours of overtime during a calendar year under regulation 4.

Where doubt existed in the mind of an employer as to the status of his present production or undertaking, whether essential or not, such employer was informed that it was his responsibility to communicate in writing with the Industry and Labour Board and obtain a ruling in this regard.

Amendment to Postponement Ruling

With the advent of 1945 the Board, acting in accordance with the requirements of section 14 of the Act and at the same time giving due consideration to existing essential production requirements, provided an amendment to the original postponement ruling insofar as working hours are concerned. This amendment requires that the regular working hours of an employee in any business, industry or occupation shall not exceed forty-eight in the week, in accordance with section 2 of the Act. Those employers, however, who were still engaged on war contracts or were under a directive of the Wartime Prices and Trade Board, or under United Nations Rehabilitation Relief Administration contracts, or those engaged in construction, transportation or in the production of essential materials and supplies were permitted such overtime hours of work as might be necessary in excess of a regular working week of forty-eight hours or less in order to maintain maximum production.

Records Required

Regulation 8 requires employers to keep complete and accurate records showing the name and address of each employee, the total number of hours in each day worked by each employee, the overtime hours worked by each employee in any day or week, and the Board may require an employer to file a certified copy of any part of his payroll records with the Board or to supply certified copies of any other records or to make a return in such form as the Board may order pertaining to hours of employment and vacations with pay.

Vacations with Pay

Regarding vacations with pay the regulations state that every employee granted a vacation with pay pursuant to the Act shall be entitled to receive a minimum of two per cent of his total annual earnings.

Construction Industry

Special provision was made in the regulations for vacation pay credits for employees in the construction industry. Due to the intermittent nature of employment in this industry, it was found necessary to arrange a plan requiring each construction employer to contribute his proper share of vacation pay to his employees. The employee obtains a vacation pay stamp book from his employer, association of employees or from the Department of Labour. The book is chargeable to the employee at a cost of twenty-five cents.

Vacation Pay Stamp Books

The vacation pay credit stamps are purchased by the employer and may be obtained from any Provincial Savings Office in denominations of one cent, two, three, four, five, ten, twenty-five, fifty cents and one dollar. Effective July 1, 1944, and at each future pay period the employer is required to affix to each employee's vacation pay book vacation pay credit stamps in an amount equivalent to two per cent of his total earnings during such working period. The employer is also required to cancel vacation pay stamps by means of a date stamp across each stamp defining the affixing date.

On and after the 30th of June in each year employees may present their books at any Canadian Chartered Bank or Provincial Savings Office and upon identification shall be entitled to receive the cash equivalent of the stamps contained therein. New vacation pay stamp books must then be obtained by employees for the subsequent qualifying period ending June 30 of the following year. Under this system employees build up a vacation pay credit in proportion to their earnings and irrespective of the number of different employers for whom they may have worked during each year.

LIMITED PERIOD OF POSTPONEMENT

Before the outbreak of the present war the trend of the times was towards a shorter working day and week, and undoubtedly this will again be the trend when peace returns. The Hours of Work and Vacations with Pay Act, 1944 is the first of its kind in Canada in certain of its provisions, and may be considered a forward step in legislation. The Act applies to industrial undertakings, with postponement in the matter of overtime working hours provided in certain instances because of the essential nature of the undertakings. No provision has been or will be made for postponements covering an unlimited period, but they will be withdrawn gradually as war production requirements in industry decrease, thus making available additional labour supplies so that excessive working hours will not be necessary.

INDUSTRIAL STANDARDS ACT

INDUSTRY AND LABOUR BOARD

The Industrial Standards Act provides a definite procedure for collective bargaining in any industry by providing a legal means for calling a conference of employers and employees in any designated industry within a predefined zone. Any schedule of wages and hours and days of labour agreed upon by the conference may be approved by the Minister, if in his opinion the schedule has been agreed to by a proper and sufficient representation of those engaged in the industry concerned. Upon recommendation of the Minister an Order-in-Council may be passed making the schedule effective in law and binding on all persons engaged in the industry within the zone.

Conferences were held during the fiscal year ending March 31, 1945, as follows:—

Industry and Zone	Date of Conference	Date of Order-in-Council
Barbering Industry:		
Port Arthur-Fort William	November 13, 1944	December 19, 1944
Ottawa	January 17, 1945	March 9, 1945
Hamilton	December 20, 1944 April 20, 1945, reconvened	Not completed by end of fiscal year
Carpentry Industry:		
Brockville	May 17, 1944	June 16, 1944
Cornwall	January 31, 1945	April 12, 1945
Goderich	February 28, 1945	After close of fiscal year
Cloak and Suit Industry:		
Ontario	February 20, 1945	After close of fiscal year
Jewellery Industry:		
Toronto	September 13, 1944	October 3, 1944

The schedule for the men's and boys' clothing industry, Ontario zone, was amended by order of the Industry and Labour Board on January 17, 1945, and published January 27, 1945.

Payroll Assessment of Industries

Under authority of the Act the Industry and Labour Board has designated the cloak and suit industry and the men's and boys' clothing industry as interprovincially competitive, and has approved provisions in the respective schedules with respect to the collection of assessment from employers and employees. The purpose of this assessment is to provide revenue for the enforcement of the schedule.

SCHEDULES IN FORCE

At the close of the fiscal year there were 102 schedules in effect in Ontario pursuant to The Industrial Standards Act, as follows:—

TRADES AND INDUSTRIES:	Number of Schedules	
(a) Schedules covering local zones:		
Baking	1	Ottawa
Barbering	59	59 separate zones covering some 105 municipalities
Bricklaying and stonemasonry	1	Ottawa
Bricklaying, stonemasonry and plastering	1	Galt
Building industry	1	Kitchener-Waterloo
Carpentry	12	Belleville, Brantford, Brockville, Cornwall, Galt, Kirkland-Larder Lake, Ottawa, Peterborough, St. Catharines, St. Thomas, Sault Ste. Marie, Timmins
Coal	1	Toronto
Coal hoisting	1	Toronto
Common labourers	2	Ottawa, Windsor
Electrical repair and construction	5	Kingston, Kirkland-Larder Lake, London, Ottawa, Windsor
Gasoline service	1	Toronto
Jewellery industry	1	Toronto
Painting and decorating	3	Hamilton, Kingston, Ottawa
Plastering	2	Ottawa, Toronto
Plumbing and heating	5	Hamilton, Ottawa, St. Thomas, Township of Teck, Windsor
Soft furniture	1	Toronto
Taxicab industry	1	Toronto
(b) Schedules covering the Province:		
Brewing	1	
Hard furniture	1	
Ladies' cloak and suit	1	
Men's and boys' clothing	1	
Total	102 Schedules	

ARREARS OF WAGES

ARREARS OF WAGES	Number of employers affected	Number of employees affected	Amount of arrears
Collected through Trust Account	9	11	$1,504.71
Paid direct to employees after investigation by the Industry and Labour Board	8	10	$504.71

NOTE: There is in the Trust Account the sum of $1,000 which has been ordered by the Industry and Labour Board to be diverted to the Crown.

There were no Court cases during the fiscal year.

APPRENTICESHIP BRANCH

DIRECTOR OF APPRENTICESHIP: FRED J. HAWES

In reviewing the work of the Apprenticeship Branch for the fiscal year ending March 31, 1945, acknowledgment must be made of the valuable work accomplished by the various apprenticeship committees. Where local committees were particularly active a decided interest was evidenced and the numbers of apprentices increased.

Building Trades

The special efforts indicated in last year's report to obtain apprentices in the building trades were continued with good results, but there are still many opportunities for boys to enter the building industry.

Trade Training Classes

The improved facilities provided at the Rehabilitation Training Centre in Toronto for the training of discharged members of the armed forces have given additional accommodation for training civilian apprentices in the building trades. The training was carried out efficiently by the instructors and directors of the school and progress was most gratifying with the result that employers have expressed gratification at the increased skill of the apprentices upon the completion of this school training.

Owing largely to the efforts of the provincial and local apprenticeship committees, the numbers of apprentices attending schools showed a sharp increase. One hundred and fifty-five apprentices in nine trades received instruction in January and February and 109 in three trades in March and April. At the conclusion of the training periods prizes donated by employers, trade unions and supply houses were presented to the apprentices showing most progress during the school term. The Minister of Labour attended the prize-giving function at which members of the Provincial Advisory Committee were also present. Mr. Pigott, chairman of the committee, acted as chairman of the first graduation and Mr. Nicholls, member of the committee, was chairman of the second graduation. Visitors representing the building trades of Toronto and a large delegation from Hamilton were in attendance on both occasions.

As evidence of the aroused interest in apprenticeship in building trades, the local apprenticeship committees in Hamilton, Brantford, St. Catharines and Kitchener arranged for and provided a dinner and entertainment for all registered apprentices in their respective localities.

Provincial Advisory Committee for Building Trades

The Provincial Advisory Committee for all designated building trades met every month. Faced with a large backlog of building this committee was anxious to increase the number of apprentices in these trades and under its guidance and supervision greater efforts were made to stimulate interest among boys ready to leave school. Two hundred and sixty-two contracts of apprenticeship in the building trades were entered into during the fiscal year, but this number was not sufficient to satisfy the demands of the various trades.

The Provincial Advisory Committee for Building Trades is composed of an equal number of employer and employee representatives who devote a considerable amount of time to organized apprenticeship. The personnel of the committee is as follows:

Chairman: Jos. M. Pigott, Pigott Construction Company, Hamilton.

MEMBERS:

Employers' Representatives	Employees' Representatives
H. J. Ball	A. J. Crawford
J. Kenyon	Cecil M. Shaw
H. C. Nicholls	John W. Bruce
P. C. Mansell	A. Cooper
J. E. Greenland	William Jenoves

REPRESENTING THE DEPARTMENT OF EDUCATION: F. S. Rutherford, Director of Technical Education.

SECRETARY: Fred. J. Hawes, Director of Apprenticeship.

Provincial Advisory Committee for the Motor Vehicle Repair Trade

The Provincial Advisory Committee for the Motor Vehicle Repair Trade recommended that The Apprenticeship Act be amended to provide for regulations requiring all persons, other than registered apprentices, engaged in designated trades to obtain certificates of qualification and to prohibit the employment in any designated trade of persons who have not complied with this requirement.

Regulations for the motor vehicle repair trade were then amended to include this requirement so that only apprentices and certificated mechanics may now be employed in the repair of motor vehicles, with certain exceptions for minor repairs, adjustments and services.

The Provincial Advisory Committee for the Motor Vehicle Repair Trade held numerous meetings during the year and gave considerable time to drafting the new trade regulations. The personnel of this committee is as follows:

CHAIRMAN: Fred J. Hawes, Director of Apprenticeship.

MEMBERS:

Employers' Representatives	Employees' Representatives
Howard B. Moore	John Munro
J. L. Stewart	William Farley
H. W. Harper	B. Lozon
George Beattie	D. Lyons
Ed. Wadham	
R. D. Salmond	

Provincial Advisory Committee for the Barbering Trade

The Provincial Advisory Committee for the Barbering Trade was quite active and has forwarded a petition to the Industry and Labour Board requesting that the regulations for this trade be amended in order to make applicable to the barbering trade the requirement that all those practising the trade be either barber school students, apprentices or certificated operators. This matter is now receiving the consideration of the Industry and Labour Board. The personnel of this committee is as follows:

CHAIRMAN: Fred. J. Hawes, Director of Apprenticeship.

MEMBERS:

Employers' Representatives	Employees' Representatives
C. D. Stevenson	P. C. Hollier
Hilliard Bruce	William A. Stickles
Otto Maluske	George Macdonald

PROVINCIAL ADVISORY COMMITTEE FOR THE HAIRDRESSING TRADE

The Provincial Advisory Committee for the Hairdressing Trade held few meetings during the year. Throughout the year the trade absorbed all apprentices and students from hairdressing schools and provided opportunities for those with knowledge and skill necessary to class them as competent operators. The personnel of this committee is as follows:

CHAIRMAN: Fred. J. Hawes, Director of Apprenticeship.

MEMBERS:	Employers' Representatives	Employees' Representatives
	W. O. Wiegand	Jean McKay
	J. D. Adams	G. Duncan

BARBER AND HAIRDRESSING TEACHERS EXAMINATIONS

On instructions of the Industry and Labour Board all persons wishing to instruct in barbering and hairdressing schools are required to pass an examination arranged by this office.

BENEFITS UNDER VOCATIONAL TRAINING CO-ORDINATION ACT

An agreement has been consummated between the federal Department of Labour and the Ontario Department of Labour, to which the Minister of Labour, The Honourable Charles Daley, attached his signature. The agreement provides that the cost of actual training be shared equally by the federal and provincial Governments, the Ontario Department of Labour assuming all costs of administration.

The first group to take advantage of this training programme was the Ontario Retail Lumber Dealers' Association. A programme for trade training was drafted and agreed upon and provision was made for school training for apprentices and discharged members of the armed forces.

During the year enquiries were received from representatives of other trades considering the advisability of entering into an organized system of apprenticeship and having their trade brought within the scope of the Act. Satisfactory progress has been made.

ASSISTANCE IN REHABILITATION PROGRAMME

Upon the request of the federal Department of Veterans' Affairs, and by agreement between the Department of Labour of Canada and the Department of Labour of Ontario, the Apprenticeship Branch assumed full responsibility for rating, placing and supervising all discharged personnel entering trades designated under The Apprenticeship Act. This opportunity to co-operate with the federal Department of Labour was accepted by the Minister, and the facilities and experience of the Apprenticeship Branch were utilized in organizing a system to handle this important part of the rehabilitation of discharged members of the armed forces, and the work is proceeding satisfactorily.

In the preparation of plans for carrying out this programme the provincial advisory committees gave valuable advice and assistance to the members of the staff engaged in this work. These committees were also of great service in helping to establish satisfactory school training for ex-service men.

ACTIVITIES OF THE BRANCH

The following tables indicate the activities of the Apprenticeship Branch in connection with designated trades under the Act, and in addition, with the registration and placement of ex-service men.

Thirty-seven contracts of apprenticeship were registered by employers in trades other than designated trades.

TABLE No. 1

Registration of Apprentices by Trades as at March 31, 1945

Trade	Registrations		Cancellations		Completions		Active
	During year	Total	During year	Total	During year	Total	
Building Trades:							
Bricklaying	11	257	..	36	1	183	38
Masonry	..	16	..	6	..	8	2
Carpentry	42	389	5	56	7	227	106
Painting and Decorating	13	210	..	40	2	132	38
Plastering	6	144	1	20	3	112	12
Plumbing	66	904	7	207	4	461	236
Steamfitting	15	223	..	69	1	114	40
Sheet Metal Work	36	311	4	58	4	159	94
Electric Wiring and Installation	73	639	2	106	7	284	249
Total, 1945	262	3,093	19	598	29	1,680	815
Total, 1944	175	2,831	22	579	23	1,651	601
Motor Vehicle Repairing (a)	107	1,041	7	242	15	366	433
(b)	9	111	..	25	2	39	47
(c)	9	120	..	23	2	44	53
Hairdressing	128	1,353	38	357	55	725	271
Barbering	1	83	..	17	..	54	12
TOTAL, ALL TRADES, 1945	516	5,801	64	1,262	103	2,908	1,631
TOTAL, ALL TRADES, 1944	328	5,285	73	1,198	122	2,805	1,282

TABLE No. 2

Distribution of Apprentices by Trades
For Fiscal Year Ending March 31, 1945

Trade	First year	Second year	Third year	Fourth year	Fifth year	Total
Building Trades:						
Bricklaying	9	15	12	2	..	38
Masonry	..	2	..	..	..	2
Carpentry	34	36	26	10	..	106
Painting and Decorating	8	10	9	11	..	38
Plastering	2	5	1	4	..	12
Plumbing	43	62	68	52	11	236
Steamfitting	12	4	13	11	..	40
Sheet Metal Work	19	38	26	11	..	94
Electric Wiring and Installation	49	95	70	35	..	249
Total	176	267	225	136	11	815
Motor Vehicle Repairing	42	89	131	129	142	533
Hairdressing	80	91	100	..	..	271
Barbering	1	4	7	..	..	12
GRAND TOTAL	299	451	463	265	153	1,631

Plumbing, steamfitting and motor vehicle repair trade are the three designated trades with an apprenticeship period of five years.

Hairdressing and barbering have an apprenticeship period of three years.

TABLE No. 3

Registration of Apprentices by Trades

For the Fiscal Year Ending March 31, 1945

Trade	Active at beginning of year	Registration during year	Cancellation of registration	Unsatisfactory completions	Diplomas awarded	Active at close of year
Building Trades:						
Bricklaying	28	11	..	..	1	38
Masonry	2	..	..	..	..	2
Carpentry	76	42	5	..	7	106
Painting and Decorating	27	13	..	..	2	38
Plastering	10	6	1	..	3	12
Plumbing	181	66	7	..	4	236
Steamfitting	26	15	..	..	1	40
Sheet Metal Work	66	36	4	..	4	94
Electric Wiring and Installation	185	73	2	..	7	249
Total	601	262	19	..	29	815
Motor Vehicle Repairing (a)	348	107	7	1	14	433
(b)	40	9	..	..	2	47
(c)	46	9	..	..	2	53
Hairdressing	236	128	38	19	36	271
Barbering	11	1	..	..	..	12
GRAND TOTAL	1,282	516	64	20	83	1,631

TABLE No. 4

Report of Examinations

For the Fiscal Year Ending March 31, 1945

Number of candidates examined:	At Toronto	At other centres	Totals
Motor Vehicle Repair Trade	73	168	241
Hairdressing	252	192	444
Hairdressing teachers	3	..	3
Barbering	29	12	41
GRAND TOTALS	357	372	729

TABLE No. 4—(Continued)

Examinations were held in Toronto and at the various centres in accordance with arrangements made through local apprenticeship committees as follows:

Motor Vehicle Repair	Centres	Number of examinations	Number of candidates
	Barrie	1	12
	Belleville	1	10
	Brantford	1	4
	Chatham	1	9
	Hamilton	1	5
	Kingston	2	3
	Kitchener	1	6
	Little Current	1	2
	London	1	20
	North Bay	1	6
	Oshawa	1	14
	Owen Sound	1	17
	Peterborough	1	7
	St. Catharines	1	6
	Sarnia	1	11
	Stratford	1	13
	Sudbury	1	5
	Toronto	15	73
	Welland	1	8
	Windsor	1	10
	TOTALS	35	241
Hairdressing	Hamilton	5	83
	London	3	37
	Ottawa	3	18
	Toronto	16	252
	Windsor	4	54
	TOTALS	31	444
Barbering	Ottawa	1	1
	Pembroke	1	1
	Toronto	10	29
	Windsor	6	10
	TOTALS	18	41
Hairdressing teachers	Toronto	3	3
	GRAND TOTALS	87	729

TABLE No. 5

Report of Certificates Issued

For the Fiscal Year Ending March 31, 1945

	Motor Vehicle Repair	Barbering	Hairdressing	Totals
First certificate	397	39	33	469
By examination	216	41	375	632
By duplicate	5	0	1	6
By renewal	6,261	1,816	2,585	10,662
By miscellaneous	6	7	4	17
TOTALS	6,885	1,903	2,998	11,786

TABLE No. 6

Report of School Licenses

For the Calendar Year Ending December 31, 1944

	Hairdressing schools	Barbering schools
Number of schools in operation at close of previous year	10	1
Number of new licenses issued during year	3	0
Number of schools in operation at close of year	13	1

TABLE No. 7

Report of Rehabilitation of Discharged Members of the Armed Forces

For the Fiscal Year Ending March 31, 1945

Trade	Placed in employment on completion of trade school training
Plumbing	1
Sheet Metal Work	1
Electric Wiring and Installation	2
Motor Vehicle Repair	3
TOTAL	7

TABLE No. 8

Report of Revenue

For the Fiscal Year Ending March 31, 1945

	Gross revenue	Refunds	Net revenue
Motor Vehicle Repair Trade	$ 9,076.95	$278.50	$ 8,798.45
Barbering Trade	2,448.75	36.00	2,412.75
Hairdressing Trade	4,811.00	80.00	4,731.00
Miscellaneous	22.22	1.00	21.22
TOTALS	$16,358.92	$395.50	$15,963.42

MINIMUM WAGE BRANCH

INDUSTRY AND LABOUR BOARD

WAGE RETURNS

Wage information is collected by the Minimum Wage Branch for the purpose of checking compliance with The Minimum Wage Act, and of compiling statistics which are comparable from year to year. Employers are divided into groups and for further consolidation these are placed in the eighteen classifications which are given in the tables appended to this report.

It will be noted in the following summary that the total of employers reporting this year was lower than for the two preceding years but higher than in 1942 or any earlier date. The totals of all employees and of female employees reported were higher than last year, and in the case of female employees, were higher than in any year previously reported, and nearly double the number reported in 1940.

	Fiscal Years					
	1940	1941	1942	1943	1944	1945
Employers reporting	14,954	16,967	16,264	22,781	21,798	21,404
Employees of reporting firms	432,892	535,906	631,631	714,451	578,442	682,836
Female employees of reporting firms	129,111	151,278	210,257	224,879	224,459	243,234

WAGE ADJUSTMENTS

Analysis of the wage returns revealed the underpayment of fewer employees than last year. These cases were handled largely through correspondence. Increases in wage rates were ordered for thirty-six employees in twenty-four establishments as compared with seventy-four employees in fifty-eight establishments during the previous year.

ARREARS OF WAGES

As a result of complaints from employees arrears of wages amounting to $123.13 were collected from three employers on behalf of three employees as compared with $206.71 collected from eight employers on behalf of nine employees in 1944.

COMPLAINTS AND PROSECUTIONS

Improved employment conditions resulted in a further decrease in the number of complaints received, the number being three as compared with twelve the previous year. No prosecutions were entered for violations of the Act.

HOMEWORK

Rates of pay for homework submitted by 420 employers were approved, as compared with 360 employers in the previous year. For approval rates must in no case be lower than the minimum rates prescribed in the order under The Minimum Wage Act.

HANDICAPPED WORKERS

Permits to employers authorizing the employment of handicapped workers at rates lower than the prescribed minimum rates were issued to forty-five employers for sixty-two employees. In 1944 the corresponding figures were fifty-three employers and eighty-four employees.

Analyses of Wage Returns for Fiscal Year Ending March 31, 1945

Autos, Accessories, Aircraft, Boats and Electrical Trades

Population Zones	Toronto	Other cities over 50,000	5,000 to 50,000	Under 5,000
Number of Employers:				
(a) Reporting female employees...	225	113	107	56
(b) Having no female employees..	32	22	9	4
(c) With no employees, out of business, or failing to report....	67	34	18	16
(d) Total questionnaires sent.....	324	169	134	76
Number of Employees:				
(a) Male.....................	9,592	32,726	24,940	13,064
(b) Women....................	8,119	7,875	9,142	5,532
(c) Girls—under 18 years........	697	320	706	364
(d) Total reported..............	18,408	40,921	34,788	18,960
Average hours per week (normally)..	43.2	43.6	44.4	46.4

	Toronto Women	Toronto Girls	Other cities Women	Other cities Girls	5,000 to 50,000 Women	5,000 to 50,000 Girls	Under 5,000 Women	Under 5,000 Girls
Weekly rates of wages:								
Under $8.00 a week............	..	..	1	..	..	..	..	..
8.00 – 10.00............	..	..	..	..	..	..	..	..
10.00 – 12.00............	..	..	7	1	2	5	2	..
12.00 – 14.00............	5	..	6	21	14	25	4	1
14.00 – 16.00............	31	41	68	35	101	46	17	10
16.00 – 20.00............	622	280	942	161	953	250	190	78
20.00 – 25.00............	3,786	289	2,275	78	3,043	232	1,357	111
25.00 – 30.00............	1,839	81	2,742	22	2.220	115	1,199	8
30.00 and up............	1,836	6	1,834	2	2,810	33	2,763	1

Beverages, Drugs, Tobacco

Population Zones	Toronto	Other cities over 50,000	5,000 to 50,000	Under 5,000
Number of Employers:				
(a) Reporting female employees...	82	112	104	82
(b) Having no female employees..	27	13	17	11
(c) With no employees, out of business, or failing to report....	49	22	13	12
(d) Total questionnaires sent.....	358	147	134	105
Number of Employees:				
(a) Male.....................	5,400	3,343	4,284	2,595
(b) Women....................	3,921	1,896	1,425	1,216
(c) Girls—under 18 years........	305	165	57	139
(d) Total reported..............	9,626	5,404	5,766	3,950
Average hours per week (normally)..	43	40.4	44.3	45

	Toronto Women	Toronto Girls	Other cities Women	Other cities Girls	5,000 to 50,000 Women	5,000 to 50,000 Girls	Under 5,000 Women	Under 5,000 Girls
Weekly rates of wages:								
Under $8.00 a week............	..	..	..	..	..	..	..	..
8.00 – 10.00............	..	..	1	..	1	..	..	..
10.00 – 12.00............	..	..	6	4	2	..	16	6
12.00 – 14.00............	22	64	10	17	9	6	68	14
14.00 – 16.00............	116	33	103	15	37	13	52	8
16.00 – 20.00............	1,307	120	556	85	315	27	145	18
20.00 – 25.00............	1,235	80	418	36	395	10	753	87
25.00 – 30.00............	590	8	368	6	332	..	111	6
30.00 and up............	651	..	434	2	334	..	71	..

Furniture, Upholstering, Lumber and Wood Products

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	138		61		162		175	
(b) Having no female employees	55		21		32		61	
(c) With no employees, out of business, or failing to report	97		44		44		61	
(d) Total questionnaires sent	290		126		238		297	
Number of Employees:								
(a) Male	2,799		1,678		7,520		8,436	
(b) Women	642		334		1,266		1,193	
(c) Girls—under 18 years	35		7		195		199	
(d) Total reported	3,476		2,019		8,981		9,828	
Average hours per week (normally)	41.9		43.4		44.9		45.8	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	..	..	1	..
8.00 - 10.00	..	..	..	..	..	..	2	4
10.00 - 12.00	..	1	..	..	2	2	10	10
12.00 - 14.00	3	..	..	..	62	46	102	60
14.00 - 16.00	27	2	10	..	121	59	157	50
16.00 - 20.00	178	17	40	5	474	65	449	53
20.00 - 25.00	224	11	87	1	314	18	300	20
25.00 - 30.00	108	3	120	1	198	5	102	1
30.00 and up	102	1	77	..	95	..	70	1

Jewellery, Leather Goods and Rubber

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	222		62		113		43	
(b) Having no female employees	37		27		31		4	
(c) With no employees, out of business, or failing to report	63		17		20		16	
(d) Total questionnaires sent	322		106		164		63	
Number of Employees:								
(a) Male	5,526		2,447		10,253		2,850	
(b) Women	3,463		985		4,743		1,337	
(c) Girls—under 18 years	297		117		715		154	
(d) Total reported	9,286		3,549		15,711		4,341	
Average hours per week (normally)	42.1		43.8		44.6		44.7	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	2	..	4	3
8.00 - 10.00	..	2	1	1	..	7	18	13
10.00 - 12.00	1	4	3	3	11	35	21	7
12.00 - 14.00	22	11	40	28	106	85	145	22
14.00 - 16.00	147	25	71	27	240	62	251	34
16.00 - 20.00	1,054	115	219	35	1,161	186	457	55
20.00 - 25.00	1,255	76	172	8	2,089	264	312	19
25.00 - 30.00	636	46	299	9	740	50	81	1
30.00 and up	348	18	180	6	396	26	48	..

Machinery and Metal Products

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	371		232		286		116	
(b) Having no female employees	73		66		59		28	
(c) With no employees, out of business, or failing to report	84		40		61		33	
(d) Total questionnaires sent	528		338		406		177	
Number of Employees:								
(a) Male	33,267		28,202		41,213		16,497	
(b) Women	12,196		5,696		8,021		10,430	
(c) Girls—under 18 years	325		279		657		264	
(d) Total reported	45,788		34,177		49,891		27,191	
Average hours per week (normally)	41		44.7		44		45.6	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	..	..	2	..
8.00 – 10.00	..	..	..	1	2	2	2	..
10.00 – 12.00	1	2	4	..	11	12	12	6
12.00 – 14.00	14	9	24	5	215	54	51	10
14.00 – 16.00	43	20	55	14	215	55	106	32
16.00 – 20.00	1,026	77	665	91	1,574	176	1,293	70
20.00 – 25.00	2,354	117	1,889	105	2,719	225	3,326	80
25.00 – 30.00	3,358	88	1,508	46	1,627	84	3,778	47
30.00 and up	5,400	12	1,551	17	1,658	49	1,860	19

Mining and Quarrying and Miscellaneous
(Non-metallic not included in these totals)

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	358		98		153		113	
(b) Having no female employees	57		36		68		55	
(c) With no employees, out of business or failing to report	143		58		48		67	
(d) Total questionnaires sent	558		192		269		235	
Number of Employees:								
(a) Male	5,640		1,958		10,471		22,792	
(b) Women	4,403		1,088		3,240		2,335	
(c) Girls—under 18 years	234		106		256		155	
(d) Total reported	10,277		3,152		13,967		25,282	
Average hours per week (normally)	40.9		41.7		44.2		44.6	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	..	..	1	..
8.00 – 10.00	2	1	..	2	1	2	12	3
10.00 – 12.00	3	4	3	1	11	1	18	3
12.00 – 14.00	62	9	39	6	61	11	158	37
14.00 – 16.00	209	26	93	23	222	33	138	25
16.00 – 20.00	1,512	142	368	63	787	109	432	36
20.00 – 25.00	1,479	47	281	10	978	78	413	33
25.00 – 30.00	668	5	161	1	747	17	498	18
30.00 and up	468	..	143	..	433	5	665	..

Paper, Paper Products, Advertising, Photography and Printing

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	542		180		228		119	
(b) Having no female employees..	54		28		11		17	
(c) With no employees, out of business, or failing to report....	248		86		69		46	
(d) Total questionnaires sent.....	844		294		308		182	
Number of Employees:								
(a) Male......................	11,698		4,480		11,415		6,726	
(b) Women....................	7,795		2,790		2,180		1,168	
(c) Girls—under 18 years........	637		314		198		112	
(d) Total reported..............	20,130		7,584		13,793		8,006	
Average hours per week (normally)..	42		43.2		44.2		45.2	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week.............	1	..	1	..	..	2	..	2
8.00 – 10.00.............	..	..	..	..	5	6	4	4
10.00 – 12.00.............	5	1	38	6	54	18	13	4
12.00 – 14.00.............	65	78	131	67	115	37	65	12
14.00 – 16.00.............	585	166	310	72	283	44	92	14
16.00 – 20.00.............	2,636	314	1,043	128	638	62	359	39
20.00 – 25.00.............	2,530	72	800	40	606	26	403	35
25.00 – 30.00.............	1,059	6	273	1	242	1	121	1
30.00 and up............	914	..	194	..	237	2	111	1

Clothing and Needle Trades

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	640		112		109		20	
(b) Having no female employees..	21		9		1		..	
(c) With no employees, out of business, or failing to report....	7		2		4		..	
(d) Total questionnaires sent.....	668		123		114		20	
Number of Employees:								
(a) Male......................	6,682		507		997		178	
(b) Women....................	9,899		992		2,748		429	
(c) Girls—under 18 years........	220		52		291		52	
(d) Total reported..............	16,801		1,551		4,036		659	
Average hours per week (normally)..	44.5		46		45		49	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages::								
Under $8.00 a week.............	1	..	1	..	1	4	2	1
8.00 – 10.00.............	6	1	1	3	12	11	7	10
10.00 – 12.00.............	8	4	8	1	44	24	15	13
12.00 – 14.00.............	80	18	78	6	194	62	78	18
14.00 – 16.00.............	352	49	158	17	431	83	96	5
16.00 – 20.00.............	2,173	92	290	21	977	82	140	4
20.00 – 25.00.............	2,706	48	258	2	639	20	65	1
25.00 – 30.00.............	1,977	5	126	2	290	5	20	..
30.00 and up............	2,596	3	72	..	160	..	6	..

Food and Food Products (including Seasonal Canning)

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	226		152		305		353	
(b) Having no female employees	4		10		10		22	
(c) With no employees, out of business or failing to report	7		11		25		31	
(d) Total questionnaires sent	237		173		340		406	
Number of Employees:								
(a) Male	11,940		5,653		10,072		10,032	
(b) Women	6,168		2,552		4,173		7,201	
(c) Girls—under 18 years	761		308		554		722	
(d) Total reported	18,869		8,513		14,799		17,955	
Average hours per week (normally)	44		47.3		47.5		50.5	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	..	..	13	1
8.00 – 10.00	..	..	..	31	2	9	60	4
10.00 – 12.00	..	7	3	56	73	100	183	20
12.00 – 14.00	101	43	182	43	305	103	456	89
14.00 – 16.00	528	215	313	121	359	108	1,131	140
16.00 – 20.00	2,723	332	1,027	54	1,795	211	2,815	271
20.00 – 25.00	1,676	147	646	2	1,129	17	1,579	179
25.00 – 30.00	804	17	259	..	372	5	521	11
30.00 and up	336	..	122	..	138	1	443	7

Trade and Distribution

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	1,442		1,085		1,832		1,207	
(b) Having no female employees	17		13		15		23	
(c) With no employees, out of business or failing to report	107		65		129		78	
(d) Total questionnaires sent	1,566		1,163		1,976		1,308	
Number of Employees:								
(a) Male	14,732		6,295		7,023		2,337	
(b) Women	19,182		8,670		10,610		3,306	
(c) Girls—under 18 years	1,899		991		1,777		573	
(d) Total reported	35,813		15,956		19,410		6,216	
Average hours per week (normally)	44		45		44.7		46	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	..	6	16	44
8.00 – 10.00	7	1	1	1	41	55	205	112
10.00 – 12.00	11	66	30	21	736	298	566	173
12.00 – 14.00	1,455	428	805	396	1,762	592	896	157
14.00 – 16.00	2,917	692	1,795	384	2,344	618	615	50
16.00 – 20.00	7,567	636	3,201	169	3,368	178	615	30
20.00 – 25.00	4,841	72	1,815	15	1,689	29	279	6
25.00 – 30.00	1,475	3	620	1	475	1	73	1
30.00 and up	909	1	403	4	195	..	41	..

Construction and Engineering Contractors—Office Employees

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	42		24		31		7	
(b) Having no female employees..	7		1		2		..	
(c) With no employees, out of business or failing to report.....	1		1		2		1	
(d) Total questionnaires sent.....	50		26		35		8	
Number of Employees:								
(a) Male......................	5,098		1,890		858		409	
(b) Women....................	344		74		55		66	
(c) Girls—under 18 years........	....		....		1		...	
(d) Total reported...............	5,442		1,964		914		475	
Average hours per week (normally)..	41		42.5		41		40	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 per week...........	..	..	..	..	..	..	..	..
8.00 - 10.00..............	..	..	..	..	1	..	..	..
10.00 - 12.00..............	1	..	..	..	1	..	1	..
12.00 - 14.00..............	..	..	2	..	9	1	1	..
14.00 - 16.00..............	3	..	5	..	2	..	4	..
16.00 - 20.00..............	52	..	9	..	8	..	27	..
20.00 - 25.00..............	117	..	27	..	18	..	15	..
25.00 - 30.00..............	70	..	24	..	13	..	1	..
30.00 and up..............	101	..	7	..	3	..	17	..

Restaurants and Hotels

Population Zones	Toronto	Other cities over 50,000	10,000 to 50,000	4,000 to 10,000
Number of Employers:				
(a) Reporting female employees....	653	362	509	248
(b) Having no female employees...	36	31	22	21
(c) With no employees, out of business or failing to report......	7	13	15	8
(d) Total questionnaires sent......	696	406	546	277
Number of Employees:				
(a) Male......................	4,424	2,263	2,042	718
(b) Women....................	6,705	3,349	3,478	1,438
(c) Girls—under 18 years.........	....	....	....	....
(d) Total reported...............	11,129	5,612	5,520	2,156
Average hours per week (normally)...	48	46	48.5	49
	Women	Women	Women	Women
Hourly rates of wages:				
Under 17 cents per hour...........	....	....	....	....
17 - 21 cents..............	....	....	1	31
21 - 25 "	....	1	187	122
25 - 29 "	103	375	679	299
29 - 33 "	782	872	851	271
33 - 42 "	2,656	1,361	1,214	395
42 - 52 "	1,435	563	384	233
52 - 62 "	517	119	105	45
62 and up................	212	58	57	42

Hairdressing and Beauty Parlors

Population Zones	Toronto	Other cities over 50,000	10,000 to 50,000	5,000 to 10,000
Number of Employers:				
(a) Reporting female employees....	282	133	139	58
(b) Having no female employees...	46	14	13	6
(c) With no employees, out of business or failing to report......	5	2	4	3
(d) Total questionnaires sent......	333	149	156	67
Number of Employees:				
(a) Male........................	64	48	13	2
(b) Women......................	894	455	316	113
(c) Girls........................	....	....	....	....
(d) Total reported................	958	503	329	115
Average hours per week (normally)...	45	46	48	49
	Women	Women	Women	Women
Hourly rates of wages:				
Under 17 cents per hour...........	1	3	15	4
17 – 21 cents..............	3	2	11	2
21 – 25 "	3	3	27	14
25 – 29 "	40	67	44	15
29 – 33 "	71	52	45	16
33 – 42 "	187	110	76	27
42 – 52 "	292	120	65	27
52 – 62 "	156	46	22	8
62 and up................	141	52	11	1

Professional Services

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	325		305		478		80	
(b) Having no female employees..	41		21		27		2	
(c) With no employees, out of business or failing to report.....	14		16		24		2	
(d) Total questionnaires sent.....	380		342		529		84	
Number of Employees:								
(a) Male......................	289		68		62		14	
(b) Women.....................	857		509		645		226	
(c) Girls—under 18 years........	18		15		20		4	
(d) Total reported..............	1,164		592		727		244	
Average hours per week (normally)..	42		40		41		41	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 per week...........	..	..	..	..	..	..	..	..
8.00 – 10.00............	..	1	..	..	4	..	4	..
10.00 – 12.00............	..	1	1	..	17	3	20	..
12.00 – 14.00............	11	3	22	3	66	6	54	2
14.00 – 16.00............	45	4	31	5	98	8	36	..
16.00 – 20.00............	97	9	107	6	168	3	52	..
20.00 – 25.00............	282	..	190	1	187	..	46	..
25.00 – 30.00............	279	..	102	..	74	..	8	..
30.00 and up............	143	..	56	..	31	..	6	..

Laundries, Dyers and Cleaners

Population Zones	Toronto		Other cities over 50,000		Remainder of Province	
Number of Employers:						
(a) Reporting female employees	237		113		179	
(b) Having no female employees	5		2		5	
(c) With no employees, out of business or failing to report	2		...		2	
(d) Total questionnaires sent	244		115		186	
Number of Employees:						
(a) Male	1,481		1,011		789	
(b) Women	2,717		1,771		1,763	
(c) Girls—under 18 years	68		74		108	
(d) Total reported	4,266		2,856		2,660	
Average hours per week (normally)	47½		46		47½	
	Women	Girls	Women	Girls	Women	Girls
Hourly Rates of wages:						
Under 17 cents per hour	..	..	..	..	..	..
17 – 21 cents	..	..	..	..	..	..
21 – 25 “	..	..	5	..	66	16
25 – 29 “	29	4	142	35	257	41
29 – 33 “	414	38	415	13	388	19
33 – 42 “	1,616	22	706	13	719	34
42 – 52 “	481	4	366	13	218	..
52 – 62 “	121	..	86	..	74	..
62 and up	56	..	51	..	41	..

Recreation and Entertainment

Population Zones	Toronto		Other cities over 50,000		Remainder of Province	
Number of Employers:						
(a) Reporting female employees	153		62		167	
(b) Having no female employees	—		—		1	
(c) With no employees, out of business or failing to report	5		3		7	
(d) Total questionnaires sent	158		65		175	
Number of Employees:						
(a) Male	2,013		509		1,094	
(b) Women	1,217		421		809	
(c) Girls—under 18 years	17		4		63	
(d) Total reported	3,247		934		1,966	
Average hours per week (normally)	6—48; 42		3—48; 44		3½—48; 44½	
	Women	Girls	Women	Girls	Women	Girls
Hourly rates of wages:						
Under 17 cents per hour	2	..	1	..	3	3
17 – 21 cents	..	..	..	..	1	..
21 – 25 “	..	..	..	..	7	4
25 – 29 “	7	..	20	4	127	17
29 – 33 “	107	6	66	..	150	18
33 – 42 “	338	11	168	..	275	14
42 – 52 “	350	..	109	..	169	5
52 – 62 “	268	..	34	..	44	..
62 and up	145	..	23	..	33	2

Auto Sales and Service

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	53		38		90		45	
(b) Having no female employees..	26		18		20		10	
(c) With no employees, out of business or failing to report.....	3		3		6		..	
(d) Total questionnaires sent.....	82		59		116		55	
Number of Employees:								
(a) Male......................	1,395		848		995		199	
(b) Women....................	360		278		166		50	
(c) Girls—under 18 years........	6		7		10		...	
(d) Total reported...............	1,761		1,133		1,171		249	
Average hours per week (normally)..	47		42		44		44	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week............	..	..	..	..	..	..	..	..
8.00 – 10.00............	..	..	..	..	..	2	2	..
10.00 – 12.00............	..	..	1	..	5	1	7	..
12.00 – 14.00............	3	..	3	..	9	3	5	..
14.00 – 16.00............	3	..	11	2	24	1	11	..
16.00 – 20.00............	40	5	43	3	44	..	9	..
20.00 – 25.00............	167	1	76	2	41	..	8	..
25.00 – 30.00............	94	..	124	..	29	..	8	..
30.00 and up............	53	..	20	..	14	..	..	..

Insurance and Real Estate

Population Zones	Toronto		Other cities over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	216		140		191		13	
(b) Having no female employees..	6		3		5		2	
(c) With no employees, out of business or failing to report.....	6		2		3		..	
(d) Total questionnaires sent.....	228		145		199		15	
Number of Employees:								
(a) Male......................	1,945		530		265		6	
(b) Women....................	4,524		1,494		776		17	
(c) Girls—under 18 years........	221		83		57		1	
(d) Total reported...............	6,690		2,107		1,098		24	
Average hours per week (normally)..	41		40		40		42	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 per week...........	..	..	..	..	..	..	..	..
8.00 – 10.00............	..	..	..	..	..	..	1	1
10.00 – 12.00............	3	..	2	1	21	14	..	..
12.00 – 14.00............	93	21	7	4	30	14	2	..
14.00 – 16.00............	278	115	142	48	93	26	2	..
16.00 – 20.00............	1,285	76	342	29	247	3	6	..
20.00 – 25.00............	1,612	9	510	1	242	..	5	..
25.00 – 30.00............	811	..	297	..	96	..	1	..
30.00 and up............	442	..	194	..	47	..	..	..

APPENDIX

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Milton	Brickyard worker	April 1	For increased wages; terminated April 8; conciliation, provincial, and return of workers pending reference to Regional War Labour Board; indefinite.	21	120
Kitchener	Tire factory workers	April 18	For increased wages; terminated April 19; return of workers; in favour of employer.	13	10
Kitchener	Tire factory workers	April 19	Against time standard for certain tires; terminated April 19; negotiations and return of workers pending investigation; in favour of employer.	40	15
Windsor	Motor vehicle factory workers	April 20	Re grievance procedure; terminated May 11; reference to Wartime Labour Relations Board, National; compromise.	13,346	228,000
Chatham	Motor vehicle factory workers	April 27	Against decision of Regional War Labour Board re wage increases; terminated April 27; return of workers; in favour of employer.	487	250
Oshawa	Motor vehicle factory workers	May 5	For increased rates for domestic trucks; terminated May 5; negotiations and return of workers pending time study of operations; indefinite.	1,600	1,000
Oshawa	Plastic factory workers	May 5	For change in time standards; terminated May 6; conciliation, provincial; compromise.	73	100
New Toronto	Tire factory workers	May 8	For adjustment of piece rates for two operations; terminated May 8; return of workers pending settlement as provided in agreement; indefinite.	105	30
Cornwall	Cotton factory workers	May 8	Against working under a certain section hand; terminated May 9; conciliation, federal, and reference to arbitration; section hand given another job; in favour of workers.	1,459	2,500
Kitchener	Tire factory workers	May 17	Against change in time standard; terminated May 18; conciliation, federal, and recheck of operation; in favour of employer.	538	900

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Wallaceburg	Labourers	May 22	For increased wages; terminated May 22; conciliation, provincial; in favour of employer.	20	20
Kitchener	Rubber factory workers	May 24	Re wages of guards, supervisors and inspectors; terminated May 24; return of workers pending further negotiations; indefinite.	905	50
York Township	Linemen	May 30	For reclassification of a lineman; terminated May 30; conciliation, provincial, and return of workers pending reference to Labour Relations Board, provincial; indefinite.	69	35
Copper Cliff	Nickel miners	June 1	Against demotion of a shift boss; terminated June 1; return of workers pending further negotiations; worker transferred to another mine: in favour of employer.	556	556
Toronto	Fur factory workers	June 5	Against alleged signing of agreement with another union; terminated June 5; conciliation, provincial; in favour of workers.	9	9
Whitby	Box factory workers	June 6	Against dismissal of a foreman; terminated June 7; negotiations; in favour of employer.	38	25
Oshawa	Munitions factory workers	June 9	Against promotion of a female worker; terminated June 9; negotiations and return of workers pending reference to a conciliation board; indefinite.	402	125
Owen Sound	Foundry workers	June 12	Failure of Regional War Labour Board to make wage increases retroactive to January 1, 1944; terminated June 12; return of workers; in favour of employer.	60	30
Sarnia	Munitions factory workers	June 21	For maintenance-of-membership clause in agreement; terminated June 22; conciliation, provincial; return of workers pending arbitration; indefinite.	217	380
Barrie	Leather factory workers	June 22	For increased wages; terminated June 24; negotiations; compromise.	18	35

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Sault Ste. Marie	Truck drivers and helpers	June 26	Against having to use shovels when loading trucks; terminated June 28; negotiations; indefinite.	12	25
Windsor	Munitions factory workers	June 29	Against lay-off of workers; terminated June 29; return of workers; in favour of employer.	300	100
Ottawa	Paper mill workers	July 7	For improved ventilation in machine rooms; terminated July 11; negotiations; in favour of workers.	600	1,500
Owen Sound	Metal factory workers	July 10	Against refusal of National War Labour Board to grant wage increase; terminated July 10; return of workers; in favour of employer.	520	325
Oshawa	Motor vehicle factory workers	July 10	Against refusal of National War Labour Board to grant wage increase; terminated July 10; return of workers; in favour of employer.	280	280
Guelph	Hat factory workers	July 28	Failure of one worker to pay union dues; terminated August 5; conciliation, provincial, and return of workers pending settlement; indefinite.	12	85
Oshawa	Foundry workers	Aug. 1	For increased piece rates; terminated August 3; conciliation, federal, and return of workers pending investigation; indefinite.	47	120
Kitchener	Tire factory workers	Aug. 2	For change in time standards; terminated August 7; conciliation, provincial; in favour of workers.	1,150	5,200
Windsor	Metal factory workers	Aug. 2	For settlement of various grievances; terminated August 5; conciliation, provincial; in favour of employer.	463	1,500
Guelph	Metal factory workers	Aug. 11	For increased wages; terminated August 11; return of workers pending decision of Regional War Labour Board; indefinite.	360	200

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Smith's Falls	Foundry workers	Aug. 15	For increased wages; terminated August 15; negotiations and reference to Regional War Labour Board: compromise.	52	52
Windsor	Truck drivers	Aug. 15	For a new agreement; terminated August 17; conciliation, provincial, and return of workers pending negotiations; indefinite.	10	25
Sarnia	Metal factory workers	Aug. 16	For observance of seniority in reducing staff and adjustment of piece work rates; terminated August 17; conciliation, federal, and return of workers pending investigation re wage rates; partially successful.	324	575
Port Arthur	Freight handlers	Aug. 28	Misunderstanding with a foreman re disciplining a worker; terminated August 29; return of workers; in favour of employer.	167	300
Owen Sound	Furniture factory workers	Sept. 7	Against employment of three non-union workers; terminated September 8; conciliation, provincial, and return of workers pending settlement; indefinite.	80	130
Chatham	Steel products factory workers	Oct. 13	For union shop and check-off in new agreement; terminated October 16; conciliation, federal, and return of workers pending negotiations; indefinite.	300	525
Sarnia	Automotive parts factory workers, supervisors	Oct. 23	For increased wages; terminated October 23; conciliation, provincial, and return of workers pending decision of Regional War Labour Board; indefinite.	35	18
Toronto	Meat packing plant workers	Oct. 27	Against dismissal of a worker for failure to carry out foreman's order; terminated October 27; conciliation, federal; in favour of workers.	800	450
Sault Ste. Marie	Steel mill workers	Oct. 27	For construction instead of maintenance rates for certain work; terminated October 28; return of workers; in favour of employer.	129	65

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Sault Ste. Marie	Steel mill workers	Oct. 29	To hold a meeting to discuss decision of Regional War Labour Board re wages; terminated October 29; return of workers; in favour of employer.	1,800	1,800
Meaford	Wood factory workers	Nov. 8	Alleged discrimination against union members in lay-off of workers; terminated December 5; conciliation, provincial, and reference to an impartial chairman; in favour of employer.	15	355
Strathcona	Paper mill workers	Nov. 10	For reduced hours and increased wages; terminated November 21; conciliation, provincial; in favour of employer.	30	275
Oshawa	Tannery workers	Nov. 30	For payment of retroactive wage increase approved by Regional War Labour Board following joint application; terminated December 1; negotiations; in favour of workers.	185	93
Hamilton	Tire factory workers	Dec. 1	For adjustment of piece-work rates; terminated December 5; conciliation, provincial, and return of workers pending reference to Regional War Labour Board; indefinite.	950	3,800
Ottawa	Plumbers	Dec. 1	For renewal of agreement with clause incorporating cost of living bonus in basic wage rate; terminated December 4; conciliation, federal; in favour of workers.	120	240
Windsor	Motor vehicle factory workers	Dec. 5	Against dismissal of a worker for insubordination; terminated December 5; return of workers; in favour of employer.	45	14
Windsor	Metal factory workers	Dec. 20	Against dismissal of 13 workers for alleged slow-down; terminated December 28; conciliation, federal, and return of workers pending settlement; indefinite.	496	3,700
Hamilton	Railway car factory workers	Dec. 22	For reduction in quota of cars per day; terminated December 30; return of workers; in favour of employer.	82	370

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Owen Sound	Wood products factory workers	Jan. 2 1945	Against dismissal of foreman for cause; terminated January 8; conciliation, provincial; in favour of employer.	148	700
Kitchener	Rubber factory workers	Jan. 5	For increased wages, piece rates, following revision of time standards; terminated January 8; negotiations and return of workers pending reference to Regional War Labour Board; indefinite.	103	225
London	Metal factory workers	Jan. 8	For observance of seniority in layoff of two workers; terminated January 8; conciliation, provincial; compromise; one worker re-instated at another job.	121	60
New Toronto	Fire factory workers	Jan. 12	For increased wages, piece rates following change-over from hourly rates in effect during test period on new work; terminated January 13; conciliation, federal, and return of workers pending two-weeks' trial; indefinite.	215	240
New Toronto	Canning factory workers	Jan. 23	For settlement of various grievances, dismissals and transfer of workers, payment for time lost following mishap, etc.; terminated January 25; conciliation, federal, and reference to Industrial Disputes Investigation Board; indefinite.	244	732
Woodstock	Machinists	Jan. 30	Against dismissal of two workers for infraction of company rules; terminated January 30; conciliation, provincial, and return of workers pending reference to arbitration; indefinite.	22	11
Sarnia	Brass factory workers	Feb. 2	For increased wages; terminated February 3; conciliation, provincial, and return of workers pending decision of the Regional War Labour Board; indefinite.	178	356
Cornwall	Cotton factory workers	Feb. 14	Against transfer of a female worker to another department; terminated February 15; conciliation, federal, and reference to arbitration; in favour of employer.	27	40

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Sault Ste. Marie	Steel mill workers, narrow gauge engineers, brakemen	Feb. 15	For the same wage rates as paid on standard gauge railways; terminated February 15; return of workers pending reference to Regional War Labour Board; indefinite.	28	28
New Toronto	Brass factory workers	Feb. 19	Alleged delay in signing a new agreement; terminated February 19; conciliation, provincial; in favour of workers; agreement signed.	912	850
Guelph	Foundry workers	Feb. 23	For payment of wage increases approved by the Regional War Labour Board; terminated February 24; conciliation, provincial, and return of workers pending decision of the National War Labour Board; indefinite.	414	621
Sarnia	Automotive parts factory workers	Feb. 26	Misunderstanding of findings and direction of the Regional War Labour Board re wages; terminated February 26; return of workers; in favour of employer.	585	450
Sault Ste. Marie	Steel mill workers, cranemen	March 2	To maintain differential in wages over increased rates for common labourers; terminated March 4; return of workers pending decision of National War Labour Board; indefinite.	27	81
Toronto	Crate factory workers	March 8	For increased wages; terminated March 10; conciliation, provincial, and return of workers pending settlement; in favour of employer.	19	40
Toronto	Paint factory workers	March 14	For maintenance of membership and check-off in new agreement; terminated March 22; conciliation, provincial, and return of workers pending settlement; indefinite.	270	1,750
Sault Ste. Marie	Steel mill workers, narrow gauge engineers, brakemen	March 16	For the same wages as paid on narrow gauge railways; terminated March 21; return of workers pending decision of National War Labour Board; indefinite.	26	130

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Guelph	Foundry workers	March 16	For increased wages; terminated March 17; conciliation, provincial, and return of workers pending settlement; indefinite.	35	45
Carleton Place	Textile factory workers	March 19	To compel two female workers to join union; terminated March 22; conciliation, provincial, and return of workers pending settlement: in favour of employer.	245	850
Windsor	Plumbers	March 26	For payment of wage increase approved by Regional War Labour Board; terminated March 28; conciliation, provincial, and return of workmen pending further reference to Regional War Labour Board; indefinite.	40	100
TOTALS—67 Strikes				32,999	263,621

APPENDIX—(Continued)

STRIKES IN ONTARIO DURING FISCAL YEAR ENDING MARCH 31, 1945

(From figures published in Labour Gazette)

INDUSTRIES:	Number of disputes in progress	Number of workers involved	Time loss in man-working days
MINING	1	556	556
MANUFACTURING:			
Foods—animal	1	800	450
Foods—vegetable	1	244	732
Fur and leather products	3	212	137
Metal products	32	23,705	242,086
Non-metallic minerals, chemicals	3	364	1,970
Pulp and paper products	2	630	1,775
Rubber products	9	4,019	10,470
Textiles, clothing	4	1,743	3,475
Wood products—miscellaneous	5	300	1,250
CONSTRUCTION:			
Buildings and structures	3	180	360
TRANSPORTATION AND PUBLIC UTILITIES:			
Local transportation	1	10	25
Water transportation	1	167	300
Electricity and gas	1	69	35
Totals—1945	67	32,999	263,621
“ —1944	90	31,497	134,840
“ —1943	98	32,582	171,178
“ —1942	109	28,690	298,393
“ —1941	55	9,188	36,318
“ —1940	36	6,075	50,468
“ —1939	54	5,795	86,997
“ —1938	127	22,749	294,906
“ —1937	78	13,251	148,929
“ —1936	50	9,120	78,511
“ —1934	94	18,198	256,311
“ —1933	39	7,380	109,240
“ —1932	26	2,432	50,401
“ —1931	18	2,827	66,268
“ —1930	21	4,315	50,513
“ —1929	43	5,175	75,870
“ —1928	52	5,622	59,889
“ —1927	25	4,403	56,695
“ —1926	17	1,839	46,402
“ —1925	21	2,499	27,447
“ —1924	19	3,943	95,196
“ —1923	16	1,946	198,319
“ —1922	23	2,712	367,893
“ —1921	53	10,800	521,210

APPENDIX—(Concluded)

STRIKES IN ONTARIO DURING FISCAL YEAR ENDING MARCH 31, 1945

BY DURATION:	Number of strikes	Number of workers involved	Time loss in man-working days
1 day or under	29	10,478	6,951
More than 1 and under 5 days	30	8,305	22,255
5 days and under 10 days	6	855	6,060
15 to 20 days	1	13,346	228,000
20 to 25 days	1	15	355
Totals	67	32,999	263,621
BY NUMBERS OF WORKERS INVOLVED:			
Under 10 workers	1	9	9
10 and under 50 workers	22	580	1,617
50 and under 100 workers	6	416	717
100 and under 500	24	6,273	13,897
500 and under 1,000	9	6,366	8,881
1,000 and under 2,000	4	6,009	10,500
Over 10,000 workers	1	13,346	228,000
Totals	67	32,999	263,621
BY TIME LOSS:			
Number of Man-working Days:			
Under 50 man-working days	18	605	455
50 and under 100 days	7	1,431	486
100 and under 500	23	5,148	5,621
500 and under 1,000	9	3,681	6,309
1,000 and under 6,000	9	8,788	22,750
Over 200,000 days	1	13,346	228,000
Totals	67	32,999	263,621

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